

Office of the
COUNTY EXECUTIVE

PETER F. COHALAN

...COUNTY EXECUTIVE

HOUSING



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PREFACE

This study, prepared by the Suffolk County Department of Planning in cooperation with outside consultants, represents an update of housing work undertaken in the preparation of the Long Island Comprehensive Development Plan.

The earlier studies indicated the existence of deteriorated and dilapidated housing to one degree or another in all of the towns of Suffolk County. The earlier work also indicated a critical absence of housing choice, due, in part, to the lack of rental housing for those of our citizens, such as the young and the elderly, who did not need, or could not afford or maintain single-family detached housing. There was also a tremendous shortage of adequate housing for those of moderate and low income.

Three general goals were established at that time: the provision of adequate housing for all our citizens, the elimination of housing deficiencies, and the encouragement of livable communities designed with adequate open space. The progress since the release of these studies in 1968 to the present has been uneven. The essence of this document is an updating of housing condition information throughout Suffolk County, an evaluation of the progress made in the last decade, and a set of recommendations designed to move the county towards the objective stated above.

In 1968 the only subsidized housing in the entire county was in the Town of Huntington. This consisted of one project of forty units built earlier in the decade. At the present time approximately 10,000 subsidized units are either occupied or under construction. Most of these units are in western and central Suffolk County. The key point is that progress has been made. A number of towns and villages have accepted their responsibility to see to it that their housing inventory is in good order. The housing improvements that have occurred in the past decade are the subject of Chapter One. The following four chapters, which include a description of an extensive

telephone survey, discuss current housing problems, among them the issues of foreclosure, deterioration, and abandonment.

Despite the evidence that suggests overall improvement in housing conditions, and confirmation that there has been an absolute decrease in deterioration, unfortunately there has arisen a new and potentially far more serious problem -- namely, that of abandonment. Abandonment is occurring not only in poor neighborhoods with rundown housing, but also in some of the newer subdivisions. The report includes interviews with residents in areas that have been impacted by significant numbers of abandonments. These interviews were conducted in order to gain insight into the reasons behind the abandonments, as well as to learn of their impact on the remaining residents. The last chapter contains a number of serious recommendations that will require action by all levels of government and the private sector in order to solve these pernicious problems. Fortunately Suffolk County has a housing inventory that, in the main, is safe, adequate, and desirable. The magnitude and scope of our housing problems are such that, if we work together, it is well within our combined abilities to make Suffolk County a "community of communities" where the absence of housing degradation and the quality of life will be a source of pride to one and all.

Since I consider the issue of housing to be among my prime concerns as County Executive of Suffolk County, as one of the first efforts of my administration, I have established a Housing Advisory Panel to be composed of leading citizens from the towns, villages, county government, and the private sector to work together and to advise me as to suitable actions to achieve the worthwhile goals of adequate housing for all.

Peter F. Cohalan

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SUMMARY

The following summarizes, by chapter, the major findings and conclusions of the report.

Chapter One

Progress towards ameliorating the problems identified in the 1968 Housing Plan and meeting its goals has been uneven.

- The 1968 Plan found a shortage of apartments. It recommended new construction of apartments at the rate of one apartment for each single-family home. Of the building permits issued from 1970 to 1978, four-fifths were for single-family homes. Less than one-fifth were for apartments.
- The 1968 Plan found a pattern of new residential development, detached single-family homes on large lots, that wastes land, energy, and money. Some of the new subdivisions in the 1970's offered a greater variety of housing types, and sensitively preserved significant natural features and open space.
- The 1968 Plan found a shortage of decent housing at affordable prices for lower-income households. At that time there were 40 units of subsidized housing in the county; there are now about 10,000. Of these, about 3,000 are multi-family rental units; about 6,700 are single-family homes under programs that subsidize homeownership; 755 households receive rental subsidies; and about 900 deficient housing units have been or are being upgraded through home improvement programs. Ninety-five percent of the subsidized housing is in western and central Suffolk. In 1980-81, for the first time, all of the towns as well as most of the villages in Suffolk County will participate in Community Development.

Chapter Two

A telephone survey of 1,000 Suffolk households provided current demographic and housing information. The following data are of particular relevance to the determination of housing needs.

- Western Suffolk has more households heads in the middle-years, 35-54, and many more affluent households than the rest of the county.
- Eastern Suffolk households are smaller and poorer than those elsewhere in the county, and more likely to be headed by someone 65 or over.
- An unexpectedly high proportion of homeowners said their homes were "for sale today" -- 9.4 percent in the county, 10.8 percent in Brookhaven. Although these homes were not necessarily listed with brokers, the answers indicate dissatisfaction.
- About one-third of all respondent households appear to qualify for Section 8 assistance. This includes one-quarter of western, two-fifths of central, and one-half of eastern Suffolk households.
- More than one-quarter of the county's homeowners with mortgages reported they paid more than 25 percent of their incomes for shelter (mortgage, taxes, homeowners insurance, utilities).
- Nearly three-fifths of the county's renters paid more than 25 percent of their income for shelter (rent and utilities).

Chapter Three

Field surveys indicated an overall improvement in housing conditions. Greatest improvement was shown in Patchogue, Port Jefferson, and Greenport, and areas with concentrations of seasonal units, such as Mastic Beach, Lake Ronkonkoma, Selden, and Riverhead.

Communities still showing significant deterioration are minority areas which are pockets of poverty, such as North Bellport, Wyandanch, and Central Islip.

The major difference between current and earlier conditions is the existence of a large number of abandoned dwellings particularly among houses built in the early to middle 1970's. Communities such as Coram that had little development and no real housing problems earlier, now have extensive numbers of abandoned homes. Abandoned units constitute a particularly serious problem in Brentwood-North Bay Shore and Central Islip, with over 200 units each, and in Wyandanch, Mastic-Shirley, Coram-Gordon Heights, and North Bellport, with over 100 units each. Typically the abandoned or foreclosed house was bought five or six years ago, perhaps with a minimal down payment. After the purchase, energy costs and taxes soared, but the family's income may have fallen. Many families split -- due perhaps in part to the financial strain.

The rate of foreclosures tripled from 1973 to 1979, with some 1,500 foreclosures in 1979, 98 percent of them in western and central Suffolk.

Chapter Four

Household interviews were conducted in five different types of areas experiencing abandonment: North Amityville, Regis Park, Coram, Mastic-Shirley, and Flanders.

- Half of the respondents in Regis Park were renters, about one-quarter in North Amityville and Flanders, and one out of seven in Coram and Mastic-Shirley.
- In every neighborhood, about three-quarters of the households qualified for Federal Section 8 housing assistance, except in Coram, where about one-quarter qualified.
- Four-fifths of the renters and three-fifths of the owners paid more than 25 percent of income for rent.
- In general, respondents reacted favorably to quiet and peaceful aspects of their neighborhoods and to their neighbors. Complaints about poor services, particularly poor street lighting and cleaning, were common in every neighborhood. North Amityville and Coram respondents had more positive feelings about their neighborhoods than other respondents,

although Coram residents complained about the high costs of taxes and utilities.

- The departure of former occupants of nearby abandoned houses was generally attributed to financial reasons, or, to a lesser extent, to a family split. In every community, at least one house had been abandoned because of its poor condition, due in many cases to arson or vandalism.
- Respondents felt the presence of nearby vacant houses lowered property values, looked bad, and attracted vandals and rats.

Chapter Five

As part of the study of deficient areas, profiles were drawn of six areas, all of them experiencing abandonment.

- Coram: Although they are in well-planned subdivisions, houses that sold five or six years ago for \$40,000 to \$60,000 are worth as much as one-third less today. Taxes are high in relation to values.
- Mastic-Shirley: The Farmers Home Administration holds some 2,500 mortgages on very modest homes purchased on extremely liberal terms by low income families. The area has problems of water, sewage, roads, lighting, etc. Brookhaven, which will be receiving CD funds this year, should consider making at least a portion of Mastic-Shirley a target area.
- Regis Park: The Town of Islip conducted a concentrated code enforcement program from 1969 to 1972 but the neighborhood is now beginning to decline. The town has turned its attention to other areas in more serious trouble.
- North Amityville: Housing conditions are improving; there are nearby jobs; and residents feel their homes are increasing in value. Nevertheless, there is considerable poverty and scattered abandonment. The town's housing improvement and homesteading programs are being concentrated particularly in Wyandanch.

- Flanders: This rural area has several pockets of deficient housing, poor road conditions, and frequently a lack of adequate ground cover. Through its CD program, the town is attempting to improve conditions.
- North Bellport: This is the most severely blighted area in Suffolk County. Brookhaven is now re-entering the CD program, and it is expected that it will begin efforts to clear parts of North Bellport and to contain the blight.

Chapter Six

Four major conclusions were drawn:

- There is less deteriorated housing in Suffolk County today than a decade ago, both relatively and in absolute numbers.
- Some intractable housing blight remains.
- Countywide, the most serious housing problems today is abandonment.
- Despite the tremendous increase in the number of subsidized housing units in the county, there remains a serious shortage of affordable rental housing for low and moderate income households, both elderly and families.

Twenty recommendations were made to:

- Improve neighborhoods;
- Increase the supply of affordable rental housing;
- Reduce the blighting effect of abandoned dwellings; and
- Prevent the spread of abandonment.

Chapter One
PROGRESS TOWARDS MEETING HOUSING GOALS
AND TOOLS FOR CONTINUED PROGRESS

INTRODUCTION

This study should be viewed as an update of certain major elements of the Suffolk County portion of the 1967-68 Nassau-Suffolk housing study, undertaken for the Long Island Regional Planning Board (then the Nassau-Suffolk Regional Planning Board) as part of its comprehensive plan studies. The 1968 study, published under the title, "Housing: Better Homes for Better Communities," drew three major conclusions:

- A shortage of apartments. The Plan recommended a doubling of the rate of construction of multi-family rental units -- then 1,500 per year -- and new construction at a ratio of one apartment for each single-family home.
- A shortage of decent housing at affordable prices for lower-income households. Those most affected were elderly white households of one or two persons and larger black (or, to a much lesser extent, Hispanic) families.
- A pattern of new residential development -- detached single-family houses each on its own large lot -- that wasted land, energy, and money. This pattern was frequently environmentally unsound. It was also too spread-out to foster real communities.

The theme of the comprehensive development plan was Corridors, Clusters and Centers; to these, as its importance became better understood, was added a fourth "C": Conservation.

Furthermore, considerable emphasis was placed on understanding and dealing with the problems of deficient housing, as well as determining its geographic location.

Three housing goals were established:

Table 1-1

DISTRIBUTION OF RESIDENTIAL BUILDING PERMITS BY STRUCTURE TYPE, 1970-78

Towns Including Villages	Single Family*		Two-Family		Three-Four Family		Five or More Family		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Western Suffolk										
Huntington	5,215	91.2	206	3.6	117	2.0	183	3.2	5,721	100.0
Smithtown	4,007	94.5	8	0.2	-	-	224	5.3	4,239	100.0
Babylon	4,799	75.4	136	2.1	246	3.9	1,181	18.6	6,362	100.0
Islip	10,168	73.3	108	0.8	-	-	3,595	25.9	13,871	100.0
Central Suffolk										
Brookhaven	34,368	79.2	326	0.8	564	1.3	8,119	18.7	43,377	100.0
Eastern Suffolk										
Riverhead	958	100.0	-	-	-	-	-	-	958	100.0
Southold	1,699	94.4	-	-	-	-	100	5.6	1,799	100.0
Southampton	4,651	96.6	4	0.1	4	0.1	157	3.2	4,816	100.0
East Hampton	2,689	95.6	4	0.1	-	-	120	4.3	2,813	100.0
Shelter Island	319	100.0	-	-	-	-	-	-	319	100.0
Suffolk County	68,873	81.7	792	0.9	931	1.1	13,679	16.2	84,275	100.0

*Includes single-family attached units built as condominium units or homeowners associations.

Source: New York State Department of Housing and Community Renewal.

1. Adequate housing for all. To stimulate a rate of housing construction adequate for an expanding population, and to provide a decent home for all residents regardless of age, income, or ethnic background with maximum choice of rental or ownership, type and location.
2. Eliminating housing deficiencies. To eliminate deficient housing and prevent future blight through the expansion of current programs and the initiation of new programs for construction, rehabilitation, and demolition.
3. Livable communities with open space. To encourage the development of communities with a balanced population, a variety of housing types, employment opportunities, park and recreation space, and an accessible town center with shopping and community facilities.

Progress towards ameliorating these problems and meeting the three goals has not been consistent, as indicated in the following sections of this chapter.

NEW CONSTRUCTION 1970-1978

An analysis of residential building permits issued in Suffolk County from 1970 through 1978 inclusive shows that four-fifths of the units so authorized were single-family homes (Table 1-1). In seven of the Suffolk County towns 91-100 percent of the building permits were for single-family homes; in the other three towns, Babylon, Islip, and Brookhaven, single-family permits accounted for less than 80 percent of all residential permits.

Permits for new two, three, and four-family homes were few in number and represented a small proportion of the building permits in each town. In Huntington and Babylon these building types accounted for five to six percent of all permits; in Brookhaven it was two percent, and, in the other towns, less than one percent.

Three towns, Brookhaven, Islip and Babylon, issued nearly all of the permits for multi-family rental housing in buildings with five or more apartments. In these towns,

one-fifth to one-quarter of the building permits issued were for units in multi-family buildings.

Brookhaven, with slightly more than one-quarter of the county's estimated 1978 population, accounted for more than half of its growth during the seventies. One-half of the single-family permits authorized and three-fifths of the multi-family unit permits were for Brookhaven housing.

Considerable residential building activity, involving both multi-family and single-family units took place during the early seventies. In 1971, 1972, and 1973 permits were issued for 12,000-14,000 units each year; 1978 stands out as a year of little activity, with permits issued for only 4,411 units. Each year, however, despite the variation in the total number of units authorized, permits for single-family attached and detached homes constituted the greater share of the total, ranging from 71.1 percent in 1971 to 98.9 percent in 1976 (Table 1-2).

Table 1-2

SINGLE-FAMILY HOMES COMPARED WITH ALL UNITS, BY YEAR, 1970-80

Suffolk County	1970	1971	1972	1973	1974	1975	1976	1977	1978	Total
All units	9,243	14,234	13,872	12,302	8,332	7,989	6,305	7,587	4,411	84,275
Single- Family	7,437	10,121	11,108	10,329	6,715	6,478	6,234	6,692	3,759	68,873
As % of all units	80.5	71.1	80.1	84.0	80.6	81.1	98.9	88.2	85.2	81.7

Source: New York State Department of Housing and Community Renewal.

Thus, the creation of new multi-family rental units failed to reach the level called for in the 1968 Plan (half of all new units). Furthermore, after a spurt in total units authorized in the first half of the 1970's, the number of such units authorized dipped substantially, to less than 1,000 annually (Table 1-3). Some existing apartments have been converted to cooperatives or condominiums. An April 1978 inventory listed 10,273 existing condominium units, 7,461 of them in Brookhaven, and 4,164 proposed units, 2,660 in Brookhaven.

Significant progress was made, however, towards meeting other Plan goals for housing. There has been considerable progress towards providing decent affordable housing for low and moderate income households, as discussed in the following pages, and towards eliminating deteriorating housing, as discussed in Chapter Three. Furthermore, in contrast to those of previous decades, some of the new subdivisions in the 1970's clustered the housing units and sensitively preserved significant natural features and open space. In Brookhaven, where the most construction took place, the Planning Board has actively encouraged clustering under Section 281 of the Town Law. Most of the town's large-scale new construction has been clustered, and many of the single-family units that have been built are townhouses rather than detached single-family homes. As a result of the clustering, the town has acquired considerable useful parkland, most notably a ski bowl.

ASSISTED HOUSING

At the time of the 1968 Plan, the only subsidized housing in Suffolk County was in Huntington, where 40 units were in place. Today about 10,000 subsidized units are occupied or under construction and another 224 are approved. These units are concentrated in western and central Suffolk, particularly Brookhaven, which has an estimated 6,000 subsidized units; eastern Suffolk has only five percent of the assisted units. The subsidized units are of many different types, funded under a variety of state and Federal programs, with an estimated one-third for senior citizens. Those programs which are currently important to Suffolk County are discussed in the next section of this chapter. Appendix 1 contains a detailed breakdown of units by type, location, and year built.

Table 1-3

MULTI-FAMILY HOUSING, BY YEAR, 1970-1978
(Suffolk County building permits)

Towns Including Villages	Number of Units in Building with 5 or more Units								Total		
	1970	1971	1972	1973	1974	1975	1976	1977	1978	No.	
Western Suffolk											
Huntington	-	88	-	-	-	73	-	6	16	183	
Smithtown	-	72	-	-	-	-	-	-	152	224	
Babylon	128	180	392	383	-	-	-	91	7	1,181	
Islip	936	1,174	604	496	185	-	-	200	-	3,595	
Central Suffolk											
Brookhaven	464	2,091	1,501	756	1,382	982	12	518	413	8,119	
Eastern Suffolk											
Riverhead	-	-	-	-	-	-	-	-	-	-	
Southold	-	-	-	100	-	-	-	-	-	100	
Southampton	32	-	41	38	-	46	-	-	-	157	
East Hampton	32	16	72	-	-	-	-	-	-	120	
Shelter Island	-	-	-	-	-	-	-	-	-	-	
Suffolk County	1,592	3,621	2,610	1,773	1,567	1,101	12	815	588	13,679	
Number	11.6	26.5	19.1	13.0	11.5	8.0	0.1	6.0	4.3	100.0	
Percent											

Source: New York State Department of Housing and Community Renewal.

Subsidized Multi-Family Rental Units

Nearly 3,000 units of subsidized multi-family housing were already completed or under construction as of January 1980 and an additional 224 were approved (Table 1-4). This figure includes both new construction and substantially rehabilitated units under the Federal Section 8 program. In nearly all cases, Section 8 substantial rehabilitation will result in additions to the housing inventory, as in Huntington, where a vacant school is being converted to apartments for families. Section 8, which is described below, is the major housing program available today. It provides rental assistance to income-eligible households in privately-owned housing.

Table 1-4

ASSISTED MULTI-FAMILY RENTAL UNITS: NEW CONSTRUCTION AND SUBSTANTIAL REHABILITATION

Location	Family	Senior Citizen	All Units
<u>Existing or Under Construction</u>			
Western Suffolk			
Huntington	246	386	632
Islip	18	480	498
Smithtown	-	298	298
Central Suffolk			
Brookhaven	381	935	1,316
Patchogue V.	-	72	72
Eastern Suffolk			
Riverhead	145	-	145
Total	790	2,171	2,961
% of All units	26.7	73.2	100.0
<u>Approved</u>			
Islip	69	-	69
Riverhead	40	115	155
Total	109	115	224
% of All units	48.7	51.3	100.0

Source: Suffolk County Planning Department, January 1980.

The subsidized multi-family units which are completed or under construction are located in five towns and one village. The largest number of units, 1,316 units out of 2,961, are in Brookhaven; Smithtown has 298 and Riverhead, 145. Three-quarters of these subsidized multi-family units are for senior citizens, including all of those in Smithtown and all but 18 in Islip. The approved units will be located in Riverhead and Islip.

There are no existing or approved multi-family units in Babylon or in any of the eastern towns except Riverhead, and none in any of the villages except Patchogue.

Subsidies to Encourage Homeownership

Multi-family rental projects are not the only type of subsidized housing. In fact, single-family dwellings built for owner-occupancy make up the greater number of subsidized housing units in the county.

Two programs providing mortgage subsidies for homeowners (FmHA and Section 235) and the homesteading programs, all described below, enable lower-income families to become homeowners. Reliable statistics are not available by geographic area for the FmHA program.

- The FmHA program currently finances approximately 5,000 houses, according to estimates. Approximately 4,000 of these are in Brookhaven, the majority concentrated in the Mastic Beach-Shirley area. Lesser concentrations exist in Coram-Medford, Patchogue, Bellport, Center Moriches, and, outside of Brookhaven, in Flanders.
- Section 235 program has, at the present time, 518 active loans, most of them in Brookhaven.
- Homesteading programs involving a total of 180 units are being run by Islip, Babylon, Huntington, and the Suffolk Community Development Corporation, a not for profit housing corporation. Homesteading programs make vacant units, owned by a public or not for profit agency, available for occupancy by households

who eventually take title; the unit usually requires rehabilitation, which may be done by the agency or the occupant, depending on the specific program. Islip has 116 houses in its homesteading program, Huntington has seven and Babylon, whose program is just getting underway, has 17. SCDC's Single Family Program -- technically, a rent-with-option-to-buy program -- involves 40 units: 17 in Babylon, 17 in Brookhaven, three in Islip, two in Southampton, and one in Riverhead. Some of these are in the villages; most, in the unincorporated towns.

Subsidies to Renter Households

Some 755 lower income renter households receive a form of rent subsidy under the Existing Section 8 program (Table 1-5). This program involves already existing housing in good condition; the subsidy, which is not tied to a specific unit, enables eligible households to find their own housing.

This program is being used by six municipalities: Islip, 222 units, Huntington and Babylon, 100 units each, and Riverhead and Patchogue Village, 50 units each. It is also being used by SCDC, which has 157 units in Brookhaven; 76 more scattered in Islip, Babylon and Smithtown and East Hampton, Riverhead, Southampton, and Southold; and 25 approved, in East Hampton.

Single-Family Rental

Although the program is not yet in operation, SCDC has funding to enable it to set up a separate, limited profit corporation to rehabilitate abandoned houses for rental to moderate income families. A commitment has been obtained from HUD for rent assistance payments for 35 houses, most of them in Brookhaven, under the Section 8 moderate rehabilitation program.

Home Improvement Programs

More than 900 houses have been or are being upgraded through home improvement programs. These programs are doubly valuable: they eliminate deteriorated housing by bringing it to code standards, and, through loans and sometimes grants, enable homeowners to afford the

Table 1-5

USE OF EXISTING SECTION 8 PROGRAM

<u>Location</u>	<u>Sponsor</u>		<u>Type</u>		<u>All Units</u>
	<u>SCDC</u>	<u>Town CD</u>	<u>Family</u>	<u>Senior Citizen</u>	
Western Suffolk					
Huntington	-	100	100	-	100
Islip	25	222	128	119	247
Smithtown	9	-	6	3	9
Babylon	14	100	74	40	114
Subtotal	48	422	308	162	470
Central Suffolk					
Brookhaven	157	-	110	47	157
Patchogue V.	-	50	50	-	50
Subtotal	157	50	160	47	207
Eastern Suffolk					
East Hampton	10	-	7	3	10
Riverhead	9	50	38	21	59
Southampton	8	-	6	2	8
Southold	1	-	1	-	1
Subtotal	28	50	52	26	78
Total	233	522	520	235	755
% of All units	28.4	71.6	63.4	36.6	100.0

Table 1-6

HOME IMPROVEMENT PROGRAMS

<u>Location</u>	<u>Sponsor</u>		<u>Type</u>		<u>All Units</u>
	<u>SCDC</u>	<u>Town CD</u>	<u>Family</u>	<u>Senior Citizen</u>	
Western Suffolk					
Huntington	1	149	127	23	150
Islip	7	530	454	83	537
Smithtown	9	-	9	-	9
Babylon	-	50	25	25	50
Subtotal	17	729	615	131	746
Central Suffolk					
Brookhaven	17	-	17	-	17
Patchogue V.	18	-	18	-	18
Subtotal	35	0	35	-	35
Eastern Suffolk					
East Hampton	15	-	15	-	15
Riverhead	14	45	38	21	59
Southampton	16	12	25	3	28
Southold	5	-	5	-	5
Greenport V.	20	-	20	-	20
Subtotal	70	57	103	24	127
Total	122	786	753	155	908
% of All units	13.6	86.4	83.0	17.0	100.0

Source: Suffolk County Planning Department, January 1980.

improvements (Table 1-6). The major use of home improvement programs has been by the towns of Islip -- 53 units, many of them in Carleton Park and Regis Park -- and Huntington, 149 units. These two towns have been actively working to eliminate housing deterioration for many years using, in the case of Islip, Concentrated Code Enforcement and Community Development Programs; and, in the case of Huntington, Urban Renewal in addition. Home improvement programs have been started more recently by the towns of Babylon, 50 units, Riverhead, 45 units, and Southampton, twelve units. SCDC's program has improved 122 houses in its program scattered in all of the towns except Babylon and Shelter Island, and in the villages of Patchogue and Greenport.

TOOLS FOR CONTINUED PROGRESS

For Suffolk County, the most important housing and neighborhood improvement programs available today are Section 8, Section 235, FmHA, homesteading, home improvement programs and Community Development Block Grants (CD). Section 8, Section 235, and CD are programs of the Department of Housing and Urban Development; home improvement programs and homesteading can be accomplished in several ways, almost always involving the use of HUD funding. Thus the only one in the group of programs which is not a HUD program is the FmHA program -- the Farmers Home Administration Section 502 Rural Housing Loan Program.

Community Development Block Grants are available for a variety of purposes including blight elimination and housing rehabilitation. They must be used primarily to benefit low and moderate income households. While CD funds may not be used to finance the construction of new housing, they may be used to assemble and prepare sites for new housing, and to finance and otherwise support the rehabilitation of existing housing. The specific uses for CD funding are determined by the municipality, within the limits set by the Federal government.

CD is being used in various ways within the county for home improvement programs: to provide grants or lower the interest rate on loans for home improvement, to provide infrastructure or land write-down for needed housing,

Table 1-7

MUNICIPALITIES PARTICIPATING IN THE PROPOSED 1980-81
URBAN COUNTY CONSORTIUM

	Proposed CD Allocation
Brookhaven	\$ 2,885,360
Port Jefferson V.	67,124
East Hampton	143,701
Shelter Island	12,763
Smithtown	837,152
Southampton	<u>497,280</u>
Subtotal	\$ 4,443,380
County Administrative Expense	<u>283,620</u>
TOTAL	\$ 4,727,000

Source: Suffolk County Planning Department.

Table 1-8

COMMUNITY DEVELOPMENT BLOCK GRANT ALLOCATIONS, 1975-1979
 Grant Amount (\$000)

Locality	1975	1976	1977	1978	1979	Total
Western Suffolk						
Huntington (including villages)	-	*	*	1,591.0	1,705.0	\$3,296.0*
Huntington	342.0	342.0	-	-	100.0	784.0*
Islip	436.0	501.0	300.0*	2,868.0	3,100.0	7,205.0*
Babylon (including villages)	*	*	*	2,189.0	2,348.0	4,537.0*
Central Suffolk						
Patchogue V.	-	*	*	500.0	200.0	700.0*
Eastern Suffolk						
Southampton	*	*	*	650.0	200.0	850.0*
Sag Harbor V.	*	*	*	256.0	150.0	406.0*
Riverhead	*	*	*	295.4	450.0	745.4*
Southold	*	*	*	6.0	50.0	50.0*
Suffolk County Consortium	861.2	4,160.2	8,625.6	-	-	13,647.0

*See Table 1-9 for allocations to municipalities of Urban County grants.

Source: Suffolk County Planning Department.

to package certain housing, etc. Within CD target areas, rehabilitation can be encouraged through the Section 312 program, which makes three percent loans available to homeowners.

As a prerequisite for Federal aid under the Community Development Block Grant program HUD requires a Housing Assistance Plan. The HAP provides a detailed assessment of housing needs, indicates the intended allocation of funds toward meeting them, and shows the general locations where they are proposed to be used within the locality.

CD is available to towns and villages, but for many, eligibility depends upon joining the Urban County Consortium.

Since the passage of the Housing and Community Development Act in 1974, many towns and villages in Suffolk County have used CD to improve neighborhoods experiencing deterioration. Six of the towns -- Babylon, Islip, Huntington, Riverhead, Southampton, and Southold -- have participated each year since the beginning. From 1975 through 1977, there was a Suffolk County CD Urban County Consortium which disbanded in 1978. The County is forming a new consortium for the fiscal year 1980-81 and is again filing an Urban County application. Table 1-7 shows the communities included in the proposed consortium and their anticipated CD allocations. Tables 1-8 and 1-9 show the municipalities which have participated in CD and the allocations they received.

It is important to note that, as a result of the formation of the new consortium, 1980 marks the first year that all of the towns in Suffolk County (and most of its villages) will participate in CD, thus expressing their intent to improve housing conditions within their jurisdictions.

Beginning in the middle sixties, Huntington participated in the HUD categorical grant programs which were later superseded by CD; Islip's participation began in the early seventies. Because of this long experience, both towns have developed sophisticated, well-organized, and well-staffed Community Development agencies.

Table 1-9

URBAN COUNTY CONSORTIUM:
ALLOCATIONS TO MUNICIPALITIES, 1975-1979

<u>Municipality/Contracted Agency</u>	<u>Contract Commitment</u>
<u>Western Suffolk</u>	
Huntington	1,091,500
Ashroken V.	1,457
Lloyd Harbor V.	6,903
Northport V.	65,848
Islip	2,238,000
Smithtown	398,144
Head of Harbor V.	2,132
The Branch V.	4,542
Babylon	2,827,890
Lindenhurst V.	107,182
Babylon V.	170,574
Amityville V.	103,302
<u>Central Suffolk</u>	
Brookhaven	863,918
Port Jefferson V.	64,299
Belle Terre V.	2,000
Shoreham V.	1,530
Patchogue V.	161,295
<u>Eastern Suffolk</u>	
East Hampton	125,838
Sag Harbor V.	11,640
Riverhead	457,738
Southampton	671,405
Quogue V.	30,000
Westhampton Beach V.	4,481
Southold	208,958
Greenport V.	237,520
Dering Harbor V.	1,000
SCDC Single-Family Home Program	1,315,008
Suffolk County	
Administration	1,048,350
Programs	1,424,546
Total	\$13,647,000

Source: Suffolk County Planning Department.

Section 8 is actually a group of related rental subsidy programs that make it possible for low and moderate income households to afford reasonable rental costs for sound housing.

Section 8 has four categories: new construction, substantial rehabilitation, moderate rehabilitation, and standard, referred to as "existing." Under all four categories, the housing is usually privately owned and privately managed.

Financing for new construction or for substantial rehabilitation is arranged by the owner, with or without FHA mortgage insurance. If the housing meets applicable HUD standards regarding location, design, costs, etc., HUD will contract to make direct subsidy payments to the owner on behalf of tenants, selected by the owner, who cannot afford to pay the full rent for the units. Non-profit sponsors of housing for senior citizens or the handicapped are additionally eligible for a significant construction subsidy program, Section 202.

Table 1-10

NASSAU-SUFFOLK SECTION 8 INCOME LIMITS
(80 percent of median income)

Number of Persons in Household	Income Limits
1	\$12,950
2	14,800
3	16,650
4	18,500
5	19,650
6	20,800
7	21,950
8 or more	23,100

Source: HUD Income Limits, 7/30/79.

Eligible tenants for Section 8 subsidies are those whose incomes do not exceed 80 percent of the median income for Nassau-Suffolk. Table 1-10 shows these 1979 income limits. The larger the family, the higher the income limit. All Section 8 housing must provide for at least 30 percent occupancy by very low income households, i.e., those whose income does not exceed 50 percent of the area's median.

Tenants pay 25 percent of their income for rent (in some circumstances the payments may be as low as 15 percent of income). The subsidy payment essentially makes up the difference between what the tenant can pay and the fair market rent, as set by HUD for the particular type of housing. As their incomes rise, tenants can continue to occupy their apartments provided that they also continue to pay 25 percent of their incomes towards rent until they are paying the full fair market rent for the unit.

Although Section 8 housing generally is privately owned and controlled, local government plays a significant role in the program. For new construction and substantial rehabilitation the local government must indicate to HUD that the housing proposal is in accordance with its locally developed Housing Assistance Plan. Under the moderate rehabilitation program, the local government through a local housing authority or other designated agency, administers the program by targeting availability of rent assistance subsidies to specific buildings or units within them, in accordance with the HAP, and providing that the tenants of the units meet income-eligibility criteria. Under the "existing" housing program, the local government, also through a designated agency, administers the program by certifying income-eligible families; certified families are free to remain where they are or find other housing, provided that the landlord is willing to participate in the program and the unit can be certified as acceptable. SCDC is a designated agency for administering both the existing and the moderate rehabilitation Section 8 programs, as are CD agencies or housing authorities in several of the municipalities.

Section 235 is a homeownership program for moderate income households, those whose income does not exceed 95 percent of the median, e.g., \$23,200 for a four-person family. The program provides mortgage insurance for moderately-priced houses: for Suffolk County, the maximum mortgage for a family of four or less is \$38,000, the maximum for a family of five or more is \$44,000. Interest reduction payments are made to lenders to reduce interest to a minimum of four percent. A down payment of three percent of the cost of acquisition is

required, and the homeowner is expected to pay approximately twenty percent of his household income towards mortgage payments and taxes. Local government does not have to be involved at all, although, to encourage Section 235 housing, it often provides land write-down or infrastructure.

Although eligibility is not limited to a specific geographic area, because of the character of the Suffolk County housing market and the cost and income limitations, almost all of existing 235-financed housing is in Brookhaven.

FmHA provides a homeownership program for low income families. Unlike the Section 235 program, FmHA is a direct mortgage lender. It provides low and moderate income families with low interest, 33 year mortgages. Families with adjusted incomes of \$11,200 or less need make no downpayment and are charged only one percent interest; families with adjusted incomes of \$11,201 to \$15,000 generally make a low downpayment and pay interest of up to ten percent, the rate dependent on their income. If an owner's income rises, the interest rate is adjusted, up to the maximum of ten percent.

The maximum cost of a house under this program is limited by a series of restrictions on size (no larger than 1,500 square feet) and amenities (e.g., either a carport or a porch, not both) as well as family size and income. At the present time, the minimum size for FmHA mortgaged homes is 850-900 square feet.

FmHA mortgages are only available in rural areas. Only eastern Suffolk County, east of Wading River Road and north of Sunrise Highway, still qualifies as rural for this program, although most existing FmHA mortgages are in Brookhaven, parts of which were eligible until 1978.

Homesteading, technically, is a concept rather than a single program. There are many ways in which municipalities in the county and SCDC are enabling low or moderate income families to become owners of homes which have been abandoned and are often deteriorated. Islip, Babylon, Huntington, and SCDC are involved in homesteading, using CD funds for the purpose and helping prospective homeowners to get Section 312 or Section 235 or

other funding, as necessary and available. Under the homesteading programs, title generally does not pass until the prospective homeowner has lived in the unit for a certain period of time, maintained it and kept up all necessary payments. Under some programs, such as SCDC's, the sponsoring agency rents a rehabilitated unit to a tenant who has the option of buying after a certain period of time; under others the prospective owner rehabilitates the house.

Chapter Two

HIGHLIGHTS OF THE TELEPHONE SURVEY

INTRODUCTION

A telephone survey of some 1,000 households was undertaken during the month of May 1979 in order to obtain insight into relevant demographic, housing, and economic characteristics of Suffolk County households. This chapter summarizes the findings of the survey. The complete tabulations are available at the office of the Suffolk County Planning Department.

Three samples were drawn for the study: a sample of approximately 400 respondents from western Suffolk (Huntington, Smithtown, Babylon, Islip); a sample of approximately 300 respondents from central Suffolk (Brookhaven); and a sample of approximately 300 respondents from eastern Suffolk (Riverhead, Southold, Southampton, East Hampton, and Shelter Island). Each of these samples was selected on a random probability basis, in a manner that gave every residential telephone, whether listed or unlisted, an equal chance of being chosen. Thus, each sample should represent an accurate cross-section of the households in its geographic area. Households without telephones, which are not included in the sample, represented only 5.1 percent of Suffolk households in 1970.

In aggregating the responses to produce county-wide data, the responses from each area were weighted to make them proportional to the area's share of the county's households.* All geographic areas are thus accurately reflected in the county-wide results.

A structured questionnaire was especially designed for this survey. It consisted of ten to seventeen closed-ended questions, the exact number depending on such

*For methodology, see Appendix Table 2-1.

Table 2-1

DISTRIBUTION OF HOUSEHOLDS BY AGE OF HEAD, INCOME, AND TENURE

Location	Suffolk County Total	Age of Head of Household						Household Income							Tenure	
		Under 35		35-44	45-54	55-65	65 & Over	Under \$10,000	\$10,000 -14,999	\$15,000 -19,999	\$20,000 -24,999	\$25,000 -34,999	\$35,000 & Over	Owner	Renter	
Western	63.3	56.5	72.2	76.0	61.4	38.0	49.3	49.6	52.0	59.2	79.4	88.4	64.5	51.9		
Central	26.8	32.7	23.6	17.1	25.0	33.7	27.7	34.6	36.4	33.3	14.4	7.6	26.1	32.8		
Eastern	9.9	10.8	4.2	6.9	13.6	28.3	23.0	15.7	11.7	7.6	6.2	4.0	9.3	15.3		
Suffolk County	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		

Source: 1979 Telephone Survey, Raymond, Parish, Pine & Weiner, Inc., Golden Communications.

factors as the number of full-time workers in a household and whether the household owned or rented its home. The average interview required approximately five minutes to complete. A facsimile of the questionnaire appears in Appendix 2.

All interviewing was conducted by trained interviewers who telephoned between the hours of 5:00 and 9:00 PM on weekdays and between noon and 9:00 PM on weekends. In each household either the head of the household or his or her spouse was interviewed.

None of the respondents was given any hint as to the identity of the client or the purpose of the study. In fact, this information was not even furnished to the interviewing staff, in order to prevent possible interviewer bias.

All respondents were assured of complete personal anonymity.

BASIC DEMOGRAPHIC AND HOUSING DATA

Distribution of Households in Western, Central, and Eastern Suffolk

According to the results of the telephone survey, as shown in Table 2-1:

Western Suffolk with 63.3 percent of the county's households had:

- . three-quarters of county's household heads aged 35-54;
- . four-fifths of the county's households with incomes of \$25,000-\$34,999, and nine-tenths of those with incomes of \$35,000 or over; and
- . half of the county's renter households.

Central Suffolk, with 26.8 percent of the county's households had:

- . one-third of the county's household heads under 45, and 65 or over;

Table 2-2

AGE OF HEAD OF HOUSEHOLD

Household Heads	Suffolk County			
	Total	Western	Central	Eastern
18-24 years	2.2	.8	4.4	4.9
25-34 years	20.9	18.2	28.1	18.3
35-44 years	33.2	37.9	29.2	14.1
45-54 years	20.3	24.4	12.9	14.1
55-64 years	12.4	12.1	11.5	17.0
65 years & over	11.1	6.7	13.9	31.7
Total	100.0	100.0	100.0	100.0
Median (years)	43.1	40.8	39.5	51.8

Source: 1979 Telephone Survey, Raymond, Parish, Pine & Weiner, Inc.,
Golden Communications.

Table 2-3

HOUSEHOLD SIZE

Number of Persons In Household	Suffolk County			
	Total	Western	Central	Eastern
One Person	8.7	7.7	8.8	14.7
Two	18.6	14.0	21.4	40.4
Three	15.3	15.1	16.6	13.7
Four	26.6	28.3	26.4	16.0
Five	17.9	19.4	17.6	9.1
Six	7.4	9.7	3.4	3.9
Seven	4.4	5.1	3.7	1.3
Eight or More	1.1	.8	2.0	1.0
Total	100.0	100.0	100.0	100.0
Median (persons)	3.8	3.9	3.5	2.3

Source: 1979 Telephone Survey, Raymond, Parish, Pine & Weiner, Inc.,
Golden Communications.

- . more than one-third of the county's households with incomes of \$10,000-\$24,999, and only eleven percent of those with incomes of \$25,000 or over; and
- . one-third of the county's renter households.

Eastern Suffolk, with 9.9 percent of the county's households, had:

- . more than one-quarter of the county's household heads aged 65 and over; and
- . more than one-fifth of the households with incomes under \$10,000.

Household Characteristics

Among Suffolk County respondents, the median age of household heads was 43.1 years old, as shown in Table 2-2. In the five eastern towns, however, the median age was 51.8, nine years older than the county-wide median. The median ages of household heads in western and central Suffolk, in contrast, were 40.8 and 39.5 years respectively.

In western Suffolk, household heads in what might be considered the prime earning years predominated; nearly two-thirds were 35-54 years old. Central Suffolk household heads were younger -- about three-fifths were 25-44 years old.

Eastern Suffolk had relatively few household heads in the younger age groups. Nearly one-half were 55 and over; nearly one-third were over 65.

The median household size, shown in Table 2-3, was 3.8 persons. Western and central Suffolk households were very much larger than those in eastern Suffolk (3.9 and 3.5 persons respectively, as compared with 2.3 persons). These household sizes closely reflect the ages of the household heads. In western and central Suffolk, with more young and middle-aged household heads, families are larger than in eastern Suffolk, where elderly household heads predominate, and where 40 percent of households have only two persons.

Housing Characteristics

Among the households interviewed, nine-tenths said they owned their own homes. The proportion of renters was higher in eastern and central Suffolk than in the western four towns.

Most Suffolk County respondents had lived in their present homes for many years: the median period of residence was 8.8 years -- 9.3 among homeowners and 3.5 among renters. Since, nation-wide, twenty percent of all households move each year, with renters moving more frequently than homeowners, these Suffolk County households can be considered relatively stable.

Table 2-4

TENURE

	Suffolk County			
	Total	Western	Central	Eastern
Owner	90.0	91.8	87.8	84.7
Renter	10.0	8.2	12.2	15.3
Total	100.0	100.0	100.0	100.0

Source: 1979 Telephone Survey, Raymond, Parish, Pine & Weiner, Inc., Golden Communications.

Table 2-5

YEARS IN PRESENT HOME

Length of Residence	Suffolk County			
	Total	Western	Central	Eastern
Less than 1 yr.	4.0	3.1	5.8	4.9
1-3 yrs.	13.7	11.7	16.9	17.6
4-6 yrs.	18.8	15.1	28.8	16.0
7-10 yrs.	23.1	26.3	16.6	19.9
11-15 yrs.	17.9	19.9	14.2	15.3
16-20 yrs.	9.2	9.9	8.1	7.5
Over 20 yrs.	13.0	14.0	8.5	18.2
Not Sure	.3	-	1.0	.7
Total	100.0	100.0	100.0	100.0
Median (Years)	8.8	9.3	6.8	8.8

Source: 1979 Telephone Survey, Raymond, Parish, Pine & Weiner, Inc., Golden Communications.

As shown in Table 2-5, central Suffolk households interviewed had lived only 6.8 years (median) in their present homes compared with 9.3 years in western and 8.8 in eastern Suffolk. This is easily explained by the comparative age of the housing: western Suffolk had its period of greatest growth nearly a generation ago and eastern Suffolk has never experienced a large-scale influx of year-round residents. Brookhaven, in contrast, was the fastest growing town in New York State during the late sixties and early seventies, so that most of its residents have lived in their homes for relatively few years.

An unexpectedly high proportion of Suffolk County homes were reported as being for sale -- 9.4 percent, county-wide. Respondents were not asked, however, whether the house was listed with brokers or actually advertised, but merely if their home was "for sale today." Of the homeowners in western Suffolk, 9.2 percent answered yes; in central Suffolk, 10.8 percent; and in eastern Suffolk, 6.6 percent.

Table 2-6

HOMEOWNERS REPORTING HOME FOR SALE TODAY BY AGE OF HEAD AND INCOME

Location	All Home- owners	Age of Household Head			Household Income		
		Under 45	45-64	65 & Over	Under \$15,000	\$15,000 -24,999	\$25,000 & Over
Western Suffolk							
Total (no.)	360	205	132	23	39	92	167
Yes, for sale (%)	9.2	7.8	12.9	-	15.4	12.0	6.6
Central Suffolk							
Total (no.)	259	153	67	39	49	99	40
Yes, for sale (%)	10.8	11.1	16.4	-	16.3	12.1	10.0
Eastern Suffolk							
Total (no.)	258	79	86	92	89	70	49
Yes, for sale (%)	6.6	11.4	4.7	4.3	4.5	10.0	12.2
Suffolk County							
Yes, for sale (%)	9.4	7.9	11.9	1.2	12.7	11.8	7.2

Source: 1979 Telephone Survey, Raymond, Parish, Pine & Weiner, Inc.,
Golden Communications.

Table 2-7

TOTAL GROSS HOUSEHOLD INCOME, 1978

Income	Suffolk County			
	Total	Western	Central	Eastern
Less than \$5,000	3.8	2.8	5.1	7.7
\$ 5,000- 9,999	7.2	5.5	7.4	17.8
\$10,000-14,999	11.7	8.9	16.7	18.6
\$15,000-19,999	15.8	12.5	23.6	18.6
\$20,000-24,999	20.7	18.7	28.2	15.8
\$25,000-29,999	12.5	14.4	8.8	9.7
\$30,000-34,999	10.2	13.1	4.6	4.5
\$35,000-39,999	5.7	7.6	2.3	1.6
\$40,000 & Over	12.2	16.5	3.2	5.7
Total	100.0	100.0	100.0	100.0
Median	\$22,755	\$25,585	\$23,688	\$16,576

Source: 1979 Telephone Survey, Raymond, Parish, Pine & Weiner, Inc.
Golden Communications.

Table 2-8

TOTAL GROSS HOUSEHOLD INCOME 1978 AND 1977

Income	Percent Distribution	
	1978	1977
Less than \$10,000	11.0	12.5
\$10,000-19,999	27.6	30.0
\$20,000-29,999	33.3	32.7
\$30,000-39,999	15.9	14.1
\$40,000 and over	12.2	10.8
Suffolk County Total	100.0	100.0
Median	\$22,755	\$22,042

Source: 1979 Telephone Survey, Raymond, Parish, Pine,
and Weiner, Inc., Golden Communications.

A detailed look at the responses in western and central Suffolk showed that less affluent households and those households headed by persons 45-64 years old were more likely to be ready to sell their homes; in eastern Suffolk, it was the more affluent households and those headed by persons under 45. Throughout the county, only one percent of elderly homeowners reported their homes were for sale (see Table 2-6).

Household Income

The median gross household income among respondents was \$22,755 in 1978, as shown on Table 2-7. In western and central Suffolk, the median incomes were considerably higher than in eastern Suffolk (\$25,585 and \$23,688, compared with \$16,576). Homeowners reported a median income of \$23,826, renters of \$14,085.

The median Suffolk County income as reported in the survey rose from 1977 to 1978 by 3.2 percent. The median income in 1978 was \$22,755; the previous year it had been \$22,042. An analysis by income category shows an increase in 1978 in the proportion of households with incomes over \$20,000, and a decrease in the proportion with incomes under \$20,000 (see Table 2-8).

In fixing income limits for Section 8*eligibility, the Federal Department of Housing and Urban Development, determined the 1979 median income in Nassau-Suffolk to be \$23,125, about two percent higher than the 1978 median income reported in the telephone survey.

In the county as a whole, 31.8 percent of all respondent households appear to qualify for Section 8 assistance, based on their reported income and size, as shown in Table 2-9. The highest proportion of such households was found among small households and, to a lesser extent, large households: two-thirds of one-person households,

*See Chapter One for description of Section 8 Program.

Nearly half of the two-person households and about one-third of those with seven or more members reported low or moderate incomes.

- . In western Suffolk, one household out of four appears to qualify for Section 8. This includes half of the one- and two-person households but only about one in five of the larger households.
- . In central Suffolk, where incomes tend to be lower than in western Suffolk, two-fifths of all households interviewed appeared to be eligible for Section 8. As in western Suffolk, about half of the one- and two-person households qualified; among large households, two-fifths -- twice as many as in western Suffolk -- qualified.
- . In eastern Suffolk, responses were similar to those in central Suffolk. Because of the high proportion of elderly household heads, one-half of all households and 58.5 percent of one- and two-person households appear to be eligible for Section 8.

Table 2-9

HOUSEHOLDS ELIGIBLE FOR SECTION 8 ASSISTANCE
AS PERCENT OF ALL HOUSEHOLDS BY SIZE

Household Size	Suffolk County			
	Total	Western	Central	Eastern
One Person	67.7	52.0	50.0	58.3
Two People	45.7			
Three	26.9	17.9	38.0	41.0
Four	17.1			
Five	29.3			
Six	26.2			
Seven	35.2	22.7	45.3	43.6
Eight or More	35.8			
All eligible households	31.8	24.5	43.1	50.6

Source: 1979 Telephone Survey, HUD Income Limits 7/30/79.

COST OF SHELTER

Among homeowners queried, 19.1 percent had no mortgages. Those who were found to be least likely to have mortgages were residents of eastern Suffolk where only half of the homeowners had mortgages. This was not surprising, since 41.0 percent of eastern Suffolk respondents had lived in their present homes for 15 or more years. There are other reasons too: almost half of eastern Suffolk household heads were 55 years old or over -- at an age when many sell their large homes and buy smaller ones for cash, and others commence the year-round occupancy of country homes they had owned for many years.

For homeowners with mortgages, the reported median cost of their mortgages, homeowners' insurance, and property taxes, was \$3,807 annually (Table 2-10). Since the median income of homeowners was reported as \$23,826, these homeowners paid an average of about 16 percent of their gross household income for their mortgage, taxes, and homeowner's insurance. Adding the estimated median annual cost for homeowners of \$1,410 for utilities the average homeowner probably paid about 22 percent of gross income for shelter.

Table 2-10

ESTIMATED CURRENT ANNUAL COST OF MORTGAGE,
HOMEOWNERS INSURANCE, AND PROPERTY TAXES
Homeowners with mortgages

Cost	Suffolk County Homeowners			
	Total	Western	Central	Eastern
Less than \$2,500	10.6	4.1	26.5	22.6
\$2,500-3,749	37.8	35.1	46.4	34.0
\$3,750-4,999	30.0	33.5	19.9	29.9
\$5,000-6,249	12.5	15.7	4.6	7.2
\$6,250-7,499	4.7	6.2	1.3	2.1
\$7,500-8,749	1.9	2.4	.7	-
\$8,750 & Over	2.4	2.9	.7	4.1
Total	100.0	100.0	100.0	100.0
Median (\$)	\$3,807	\$4,111	\$3,099	\$3,565

Source: 1979 Telephone Survey, Raymond, Parish, Pine & Weiner, Inc.,
Golden Communications.

Table 2-11

COST OF MORTGAGE, HOMEOWNERS INSURANCE,
AND PROPERTY TAX THIS YEAR AND LAST
 Homeowners with mortgages

Annual Housing Cost	Cost This Year	Cost Last Year
Less than \$2,500	10.6	14.9
\$2,500-3,749	37.8	39.3
\$3,750-4,999	30.0	28.1
\$5,000-6,249	12.5	10.3
\$6,250-7,499	4.7	5.0
\$7,500-8,749	1.9	2.4
\$8,750 & Over	2.4	-
Total	100.0	100.0
Median (\$)	\$3,807	\$3,630

Source: 1979 Telephone Survey, Raymond, Parish, Pine & Weiner, Inc.,
 Golden Communications.

Table 2-12

PROPORTION OF HOMEOWNERS WITH MORTGAGES
PAYING MORE THAN 25 PERCENT OF INCOME FOR HOUSING
 Mortgage, homeowners insurance, property taxes,
 with and without utilities

Gross Household Income	Percent of Homeowners Paying More Than 25 Percent	
	Excluding Utilities	Including Utilities
Less than \$5,000	89.9	96.0
\$ 5,000- 9,999	86.2	97.7
\$10,000-14,999	68.1	90.8
\$15,000-19,999	26.7	66.1
\$20,000-24,999	5.3	19.3
\$25,000-29,999	2.1	10.9
\$30,000-34,999	2.5	8.4
\$40,000 & Over	NA	NA
Suffolk County, All incomes	15.3	29.3

NA: Not available or relevant, due to size of income.

Source: Telephone Survey, Raymond, Parish, Pine & Weiner, Inc.,
 Golden Communications.

The median cost of mortgages, homeowners insurance and property taxes was reported as being \$3,630 a year ago. This means an increase of 4.9 percent, higher than the reported rise in incomes.

Twenty-five percent of income is a commonly used measure of what a household can afford to pay for shelter. About 15 percent of Suffolk homeowners with mortgages paid more than 25 percent of their income for their mortgage, insurance, and taxes (see Table 2-12). If the cost of utilities is included, some 29 percent of homeowners with mortgages paid more than 25 percent.

Among homeowners with lower incomes the proportions of households paying an excessive share of their income was much higher: nine-tenths of those with incomes under \$10,000 and two-thirds of those with incomes of \$10,000-\$14,999 paid more than 25 percent of their incomes for shelter, excluding utilities and maintenance.

If the estimated annual cost of utilities is added, these proportions rise dramatically: more than ninety percent of all income groups up to \$15,000 and two-thirds of those with incomes of \$15,000-\$19,999 pay more than 25 percent of income for shelter, not including maintenance. These proportions must be viewed as estimates, however, since they are based on respondents' estimates of the sum of a series of utility bills. To arrive at the total shelter cost, the reported estimated cost of utilities by income group was added to the estimated annual cost of mortgage-taxes-home insurance.

Among Suffolk County renters, the median rent was \$3,344 annually or some \$279 monthly. The highest median rent reported was in Brookhaven (\$3,530 annually, or \$293 per month), the lowest in eastern Suffolk (\$2,477 or \$206 per month). The total number of respondents involved was very low: of those interviewed in the western towns, only 28 said they were renters; in Brookhaven 33; and in the eastern towns 39. Because the numbers were so low, it was not possible to undertake statistically accurate cross-tabulations by region (e.g., rent by income for Brookhaven renters).

Including the median annual cost of utilities, conservatively estimated at \$426 for renters, the median rent rises to \$3,770. Renter-estimated utility costs ranged from \$0, for those whose rent includes these costs, to \$4,375. The median of \$426 is extremely conservative because utility costs of \$0 were assumed for all renters who did not, for whatever reason, estimate their utility costs in the survey.

Table 2-13

ANNUAL RENT

Rent	Suffolk County Renters			
	Total	Western	Central	Eastern
Less than \$1,250	2.5	-	2.9	10.3
\$1,250-1,874	2.8	-	6.1	5.1
\$1,875-2,499	12.7	10.7	6.1	35.9
\$2,500-3,124	20.8	28.6	6.1	28.2
\$3,125-3,749	31.7	28.6	45.4	10.3
\$3,750-4,374	15.5	17.9	15.2	7.7
\$4,375-4,999	13.9	14.3	18.2	2.6
Total	100.0	100.0	100.0	100.0
Median Rent (\$)	\$3,344	\$3,785	\$3,946	\$2,477
Median Rent, including minimum median utility cost:	\$3,770	\$3,785	\$3,946	\$2,903

Source: 1979 Telephone Survey, Raymond, Parish, Pine & Weiner, Inc., Golden Communications.

Renters tended to be low- to moderate-income households. The median income among respondents was \$14,085, and more than nine-tenths had incomes under \$20,000. The average household paid 24 percent of income for rent; adding the median cost of \$426 for utilities, this rose to 27 percent. About 46 percent of all Suffolk renters paid more than 25 percent of income for rent. Adding estimated utility costs, this rises to about 57 percent.

Among those interviewed, rent increases averaged 4.8 percent this past year, rising from a median rent of \$3,191 last year to the present \$3,344.

Full-Time Workers and the Drive to Work

About one respondent in seven in Suffolk County reported that no one in the household was employed full-time, i.e., 30 or more hours a week. This does not mean an unemployment rate of 15 percent, since those queried include retired persons, students, part-time workers and many others who were not at present in the labor force or actively looking for work. The distribution of households with no full-time worker correlated closely, as expected, with older households heads, lower income households, and those occupying rental units. Eastern Suffolk, with its low income and elderly households had the highest proportion of households with no full-time workers, 38.1 percent; western Suffolk the lowest, 9.4 percent.

Table 2-14

NUMBER OF FULL-TIME WORKERS

Employed at job for a minimum of 30 hours a week

Number of Workers	Suffolk County			
	Total	Western	Central	Eastern
None	15.0	9.4	19.7	38.1
One	62.1	64.3	65.8	38.8
Two	17.1	19.9	10.8	16.0
Three	4.2	4.6	3.1	4.6
Four or more	1.6	1.8	.6	2.5
Total	100.0	100.0	100.0	100.0
Median	1.1	1.1	1.0	0.8

Source: 1979 Telephone Survey, Raymond, Parish, Pine & Weiner, Inc.
Golden Communications.

Table 2-15

PERCENT OF TULL-TIME WORKERS USING PRIVATE
AUTOMOBILE TO GET TO WORK

Number of Workers in Household	Suffolk County			
	Total	Western	Central	Eastern
One	84.7	84.6	84.6	85.7
Two or more:				
Worker One	83.8	82.2	87.8	88.7
Worker Two	88.4	90.5	80.6	87.3
All workers	85.1	85.2	84.6	87.0

Source: 1979 Telephone Survey, Raymond, Parish, Pine & Weiner, Inc.,
Golden Communications.

Table 16

MEDIAN DRIVING TIME TO WORK
In minutes

Number of Workers in Household*	Suffolk County			
	Total	Western	Central	Eastern
One	29	31	26	24
Two or more:				
Worker one	28	31	25	21
Worker Two	19	18	17	20
All workers	27	28	25	22

*Includes only full-time workers using private automobile to get
to work.

Source: 1979 Telephone Survey, Raymond, Parish, Pine & Weiner, Inc.,
Golden Communications.

Since rising gasoline prices make commutation by automobile increasingly costly, respondents were asked if the full-time workers in their households drove to work, and if so, how long the journey took. Although nearly one-tenth of all homeowners said their homes were for sale, the incidence of houses for sale seemed unrelated to distance to work.

As expected, most Suffolk County workers used a private automobile as their principal means of getting to work. This was true of about 85 percent of the workers regardless of the location of their homes. Among those who drove to work, the median travel time was 27 minutes -- 28 minutes in western, 25 in central, and 22 in eastern Suffolk. (Tables 15 and 16).

In households with more than one worker, there were some interesting regional variations.

- . In western Suffolk, train commutation to New York City jobs is feasible for many. In two-worker households, "worker two" was more likely to drive to work than "worker one" (the older worker in the household), but spent only half the time travelling -- 18 minutes compared with 31 minutes.
- . In Brookhaven, "worker one" was more likely to drive to work than "worker two."
- . In eastern Suffolk -- where there are fewer workers per household -- the mode and time of work trips were the same for both workers in a two-worker household.

Chapter Three
DEFICIENT HOUSING TODAY:
DETERIORATION AND ABANDONMENT

INTRODUCTION

In recent years the lack of hard data on which to base an estimate of current requirements for the rehabilitation or replacement of existing dwellings has added a further element of uncertainty to the already questionable numbers routinely produced for various categories and sub-categories of housing needs. To minimize this uncertainty by providing new data relating to the physical condition of housing, Planning Department staff conducted field surveys in various sections of Suffolk County, commencing in late 1978 and continuing through 1979.

An earlier survey, in 1966-67, covered every enumeration district (portion of a census tract) in which five percent or more of the dwelling units had been listed as deteriorated, dilapidated, sound but lacking some or all plumbing facilities or overcrowded in the 1960 Census. The latest survey was somewhat more limited in scope, focusing primarily upon known problem areas, but including several areas with little, if any, deficient housing.

METHODOLOGY

Block-by-block "windshield" surveys of a total of 79 census tracts were undertaken in order to permit the comparison of current housing conditions with those noted in the course of earlier studies. A few areas that had neither high concentrations of substandard dwellings nor any indication of widespread abandonment were included in the 79 tract survey area. See Appendix Figure 3-1 for 1980 tracts included in the field survey. The surveys were concentrated in Babylon, Islip and Brookhaven Towns, since those towns had large numbers of substandard houses identified in earlier studies.

Thirty-four of the tracts surveyed were in Islip, 29 in Brookhaven, eight in Babylon, four in Riverhead and one each in Smithtown, Southampton, Southold and Shelter Island.

From the outset, the field work revealed numerous boarded up or vacant and vandalized dwellings, many of them constructed in the 1970's. The discovery of this unexpectedly large number of abandoned units led to further investigations to determine the extent of and the reasons for widespread abandonments.

Houses were categorized as abandoned only if it was definite that the unit had not been occupied for a significant period of time. Usually the dwellings were boarded up to protect them from vandalism. Abandoned units were classified as sound if it appeared that they had been boarded up in time to avoid damage or destruction; however, it was difficult to determine whether units were boarded up after they had been vandalized or had had items removed by the original owners. It is possible that the interior of some of the units classified as sound may have been vandalized and essential equipment or fixtures removed. Should this be the case, the count of dwellings needing rehabilitation would be higher than reported.

In many cases, signs posted on the vacant units provided access to brokers or various Federal agencies having information about the abandoned units. Contacts were made with the Federal Housing Administration (HUD), the Farmers Home Administration, the Veterans Administration and the Suffolk Community Development Corporation. Their records were researched to verify the status and disposition of many of the abandoned units observed during the field survey. Several real estate brokers, bankers, and representatives of a private mortgage insurance company were also contacted to obtain their views as to the cause of the increase in abandoned units.

The Veterans Administration and the Department of Housing and Urban Development maintain monthly inventories of foreclosed properties that are for sale. The FHA lists, which are prepared by HUD, and the VA lists were used by the staff for the subsequent planning of the field survey efforts in those portions of Suffolk County outside of previously identified problem areas.

As the investigation of the abandonments progressed, it became evident that the data obtained in the field and

from interviews was insufficient to permit accurate characterization of this new housing problem. Because of the importance ascribed to an understanding of the trend in the number of foreclosures, to the identification of the institutions involved and a determination of the extent of their involvement, and, finally, to a knowledge of the geographic distribution of the most recent (1979) foreclosures, the staff checked the mortgage foreclosure records located in the Suffolk County Clerk's Office at Riverhead. The readily available records covered foreclosure actions completed during the past seven years. Since this was the period of greatest interest, no additional records were searched. For a description of the methodology of this search, see Appendix 3.

FINDINGS

The Field Survey

Field observations indicated an overall improvement in housing conditions, despite the increase in the number of abandoned housing units. Table 3-1 indicates the changes in housing conditions between 1967 or 1971 and 1979 in all or parts of Suffolk communities.* The number of substandard units reported for the earlier date was obtained from 1967 surveys except in the case of Smithtown and Brookhaven, where new surveys were undertaken in 1971. In 1967 or 1971 and in 1979 the total number of substandard or deficient units included deteriorated and dilapidated houses, whether occupied or vacant. However, in view of the blighting effect of all abandoned units, dwellings that appear to be sound but are abandoned have been added to the count of deteriorating and dilapidated units to obtain the 1979 deficient housing count.

Many of the communities that formerly had numerous substandard dwellings have experienced upgrading. The tracts located in older villages such as Patchogue, Port Jefferson and Greenport have shown the greatest improvement since

*Appendix Tables 3-1 and 3-2 provide detailed data for the 79 tracts covered in the 1979 field survey; Appendix Figure 3-2 shows the geographic distribution of abandoned and substandard units reported.

these areas had had pockets of bad single family houses, rooming houses, multiple dwellings, units over or behind commercial uses, and marginal seasonal homes. Many of these units have been upgraded or replaced by sound dwellings or by non-residential uses.

Areas with concentrations of seasonal housing, such as Mastic Beach, Lake Ronkonkoma, Rocky Point, Shelter Island, Selden and Riverhead, showed very significant improvements. The high cost of housing in most parts of the county has forced many young and elderly homebuyers to purchase older units and rehabilitate them, thus creating sound, year-round dwellings. This improvement has led in turn to the removal of poor quality seasonal units and their replacement by new dwellings.

In some of the areas such as Mastic Beach, the large number of new abandonments offset some of the gains resulting from the removal or conversion of substandard seasonal units.

Table 3-1

CHANGE IN HOUSING CONDITIONS 1967 or 1971-1979;
SELECTED COMMUNITIES

<u>Community</u>	<u>Total Substandard 1967 or 1971</u>	<u>Sound Abandoned and Sub- standard 1979</u>	<u>Difference 1967, 71-79</u>
N. Amityville	121	107	-14
Wyandanch	156	200	+44
Lake Ronkonkoma	266	74	-192
Brentwood	130	214	+84
Central Islip	92	276	+184
N. Bay Shore	20	90	+70
West Islip	34	18	-16
Port Jefferson	226	41	-185
Rocky Point	37	15	-22
Coram	43	103	+60
Gordon Heights	53	58	+5
Selden (pt)	99	39	-60
Medford	31	61	+30
Holtsville (pt)	10	5	-5
N. Patchogue	36	38	+2
Patchogue	418	89	-329
E. Patchogue	42	23	-19
N. Bellport	95	130	+35
Shirley	89	125	+36
Mastic	172	96	-76
Mastic Beach	194	60	-134
Town of Riverhead	750	378	-372
Greenport	147	51	-96
Shelter Island	75	4	-71
Riverside-Flanders	63	71	+8

Source: Suffolk County Field Survey, 1979

The major difference between current and earlier conditions is the existence of a very large number of abandoned dwellings, particularly among those houses that have been built during the seventies. Abandoned dwellings were not a significant factor in either 1967 or 1971; however, by 1979 they were an important indicator of declining housing and neighborhood quality in many communities. Communities such as Coram, which had very little development and no real housing problems earlier, now have extensive numbers of abandoned or vandalized homes.

Abandoned units constituted a particularly serious problem in Brentwood-North Bay Shore and in Central Islip -- areas with well over 200 each at the time of the survey, and in Wyandanch, Mastic-Shirley, Coram-Gordon Heights, and North Bellport -- areas with more than 100 each.

The areas with the greatest increase in housing deficiencies are those with extensive post 1970 housing mortgages with a high loan to value ratio. Communities such as Coram, Shirley, Medford, Brentwood, Central Islip and North Bay Shore are in this group.

Supplementary Investigations

Concurrent investigations helped to provide background information needed for a better understanding of the abandonment problem.

Some of those interviewed stated that, typically, the vacating owner bought the house no more than five or six years ago, perhaps with a minimal down payment. While inflation has caused the value of houses in other areas to skyrocket, this homeowner's house may have gained little: disproportionate rises in real estate taxes, high energy costs, and the lack of nearby jobs have caused a glut of similar available houses. At the same time, the homeowner's income may have fallen -- many of those interviewed spoke of the couple with two incomes finding that the wife could no longer maintain her job once they had moved into the new house. Perhaps the cost of the long commute, the arrival of a baby, illness, or some other reason, made it impossible for her to continue her outside employment. Whether due to the financial strain or other underlying causes, many families split, thus further impairing the ability to meet mortgage payments.

Banks, by law, no longer consider the sex of any wage earner in a family and must guard against any practice that could be considered as discriminatory or as redlining. Therefore, banks must sometimes make loans where there is doubt as to the financial capability of the borrower even in the near future.

Abandonment is occurring in attractive well-planned new subdivisions; in houses built on an in-fill basis in older sound, but modest areas; and within the deteriorated areas of minority concentration.

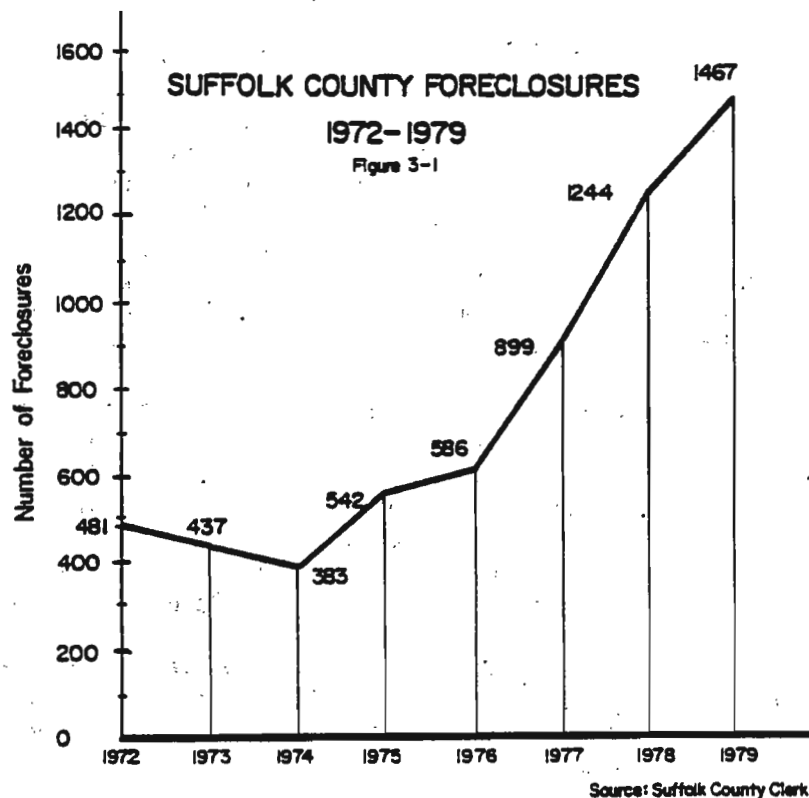
The FHA and VA lists of homes for sale appear to be good indicators of increased foreclosure problems and the communities experiencing these problems. In March 1974, the FHA had 149 homes in its inventory. These homes were located in 36 different Suffolk County communities. By September 1979, there were 349 homes in 49 different communities. The size of the VA inventory increased even more dramatically. In March 1975, there were 10 foreclosed homes in seven communities. By March 1979, the count had increased to 274 units in 44 communities.

In 1979 the communities having the greatest number of FHA and VA owned homes were Central Islip, Brentwood, Wyandanch, North Bay Shore, Shirley, North Bellport, Selden, North Amityville, Medford and Lindenhurst, in that order. The total foreclosures from the 1979 records in the Suffolk County Clerk's Office match closely the communities having a high inventory of Federally-owned units.

The Farmers Home Administration homes were not a concern five years ago. However, by 1979 this agency had more than 100 foreclosed units, most of them located in the Mastic-Shirley area.

The FmHA program was initiated in 1965. At that time, a large part of Suffolk County was considered rural and therefore eligible for the program. Since then the line separating the urban and rural sectors has been moved gradually eastward. In the mid-seventies it was located along Route 112, the Patchogue-Port Jefferson Road; in 1978; it excluded all but that part of Brookhaven east of Wading River Road and north of Sunrise Highway and the five eastern towns.

Although FmHA is no longer providing mortgages on new homes west of Wading River Road, it not only continues to service its existing mortgages in the western part of the County, but also allows eligible buyers of FmHA financed homes to assume the existing mortgages at the original interest rate. When the new purchaser requires a loan in excess of the unpaid balance on the original mortgage, FmHA varies the interest rate for the additional funds according to the income of the purchaser.



At the present, some of the foreclosed FHA insured dwellings and some of the foreclosed FmHA houses are occupied on a rental basis. FHA has been temporarily enjoined from evicting former owner-occupants pending the rectification of certain procedural defects that were the subject of recent litigation. FmHA makes a practice of renting vacated homes to potential buyers on an interim basis. At such time as FmHA acquires a clear title to the dwelling, the renter is expected to purchase the unit.

Foreclosures

During the seven year period for which records were checked, mortgage foreclosures increased from an average of a few hundred per year to more than three times that number. From 1973 through 1975, foreclosures averaged 450 per year. The next years showed a dramatic increase, to 900 in 1978 and 1,500 in 1979. Figure 3-1 depicts the trend from 1972 to date.

Foreclosures during the past two years account for half of the total number recorded during the past seven years. Unless there is a significant change in the economic conditions that have caused the increases in foreclosures, the average for the 1979 through 1981 period may very well show another 100 percent increase over that of the preceding three years.

The problem of delinquent mortgage loans -- in some cases followed by the unannounced departure of the homeowner -- has gradually affected more and more lending institutions. In 1973, only three institutions had 20 or more foreclosures. The following year, five were in this category; the next year, six; and in 1976, eight. By 1977, 15 lending institutions had 20 or more foreclosures and, in 1978, this increased to 17. Last year the number reached 21. In 1979, as in prior years, a few institutions accounted for a considerable share of the foreclosures: four savings banks or savings and loan associations together with the Federal National Mortgage Association accounted for one-third of all foreclosures in Suffolk County.

The Federal National Mortgage Association is a privately owned and managed corporation that buys mortgages originated by others. It was originally organized as a corporation wholly owned by the Federal government, but since 1970 it has been a public rather than a government-owned secondary mortgage lender.

During the 1970's the corporation has had the largest number of foreclosures of any of the lending institutions operating in Suffolk County. In the 1973 to 1975 period, it had an average of 55 foreclosures per year; in 1977 through 1979 the rate more than doubled. Data supplied from the corporation for the years 1973-1976 indicated

Detailed investigation of the 1979 foreclosures records revealed that 57.1 percent of the mortgaged properties were located in western Suffolk; 40.7 percent, in central Suffolk; and the remaining 2.1 percent, in eastern Suffolk. Table 3-2 indicates the number of recorded foreclosures, by general location, within the incorporated and unincorporated areas of nine towns. No foreclosures were listed for Shelter Island. The magnitude of the problem is understated since foreclosure proceedings on behalf of the Farmers Home Administration, undertaken by the United States Attorney, are not recorded with other Suffolk County foreclosure actions.



Many areas had few, if any, foreclosed properties. The foreclosure actions affected the greatest number of homes in the three most populous towns, Brookhaven, Islip, and Babylon; a smaller number in three other towns, Huntington, Smithtown and Southampton; and an insignificant number in three of the four remaining towns, East Hampton, Riverhead and Southold. Figure 3-2 indicates those communities with ten or more foreclosures, while Table 3-3 presents a ranking of all communities with five or more foreclosures.

Condominium units accounted for almost nine percent of the foreclosures. In seven of the nine communities with condominium foreclosures, such units represented one-fifth or more of total foreclosures; in four communities, Holbrook and Holtsville in the Town of Islip and Ridge and Middle Island in the Town of Brookhaven, they represented more than one half.

Table 3-2

MORTGAGE FORECLOSURES - 1979

	<u>Total</u>	<u>Unincorporated Area</u>	<u>Villages</u>
Western Suffolk			
Babylon	254	211	43
Huntington	73	68	5
Islip	478	477	1
Smithtown	33	31	2
Central Suffolk			
Brookhaven	597	577	20
Eastern Suffolk			
East Hampton	8	6	2
Riverhead	5	5	-
Shelter Island	-	-	-
Southampton	17	17	-
Southold	2	1	1
County	1,467	1,392 (95%)	74 (5%)

Source: Suffolk County Planning Department

Table 3-3

RANKING OF SUFFOLK COUNTY COMMUNITIES WITH FIVE OR MORE FORECLOSURES, 1979

<u>Rank</u>	<u>Community</u>	<u>No. of Fore- clo- sures</u>	<u>Rank</u>	<u>Community</u>	<u>No. of Fore- clo- sures</u>
1.	Central Islip	125 (2)*	30.	West Islip	16
2.	Brentwood	105	30.	Commack	16
3.	Coram	75 (15)	32.	Holtsville	15 (9)
4.	Medford	70 (21)	33.	East Northport	14
5.	Wyandanch	68	34.	Islip	12
6.	North Bay Shore	59	35.	Islip Terrace	11
7.	Shirley	54	36.	Lake Grove V.	10
8.	Lake Ronkonkoma	51 (7)	37.	North Patchogue	9
9.	Holbrook	41 (21)	38.	Bohemia	9
			38.	Oakdale	9
10.	West Babylon	38			
11.	Pt. Jefferson Station	37 (11)	40.	Patchogue V.	8
12.	Selden	35	40.	Farmingville	8
13.	Centereach	33	40.	Dix Hills	8
14.	North Bellport	32	43.	Smithtown	7
14.	North Babylon	31	43.	Amityville	7
16.	Lindenhurst V.	29	43.	Babylon V.	7
16.	Mastic	29	43.	Gordon Heights	6
18.	North Amityville	26	47.	Center Moriches	6
18.	Mt. Sinai	26	47.	Miller Place	6
			49.	Huntington	5
20.	Mastic Beach	23	49.	Greenlawn	5
20.	Huntington Station	23	49.	Sayville	5
22.	Copiague	22	49.	Flanders	5
23.	Calverton	21 (17)	49.	North Lindenhurst	5
24.	Bay Shore	20	49.	Hampton Bays	5
24.	Deer Park	20			
24.	Ridge	20 (11)			
24.	Middle Island	20 (13)			
28.	East Islip	19			
29.	East Patchogue	18			

*() Condominiums: 127 Total

Source: Suffolk County Clerk

Comparison between Field Survey of Vacant and Abandoned Dwellings and Foreclosure Records.

The geographic distribution of abandoned dwellings noted in the field survey correlates well with the general location of foreclosed residences obtained from the 1979 foreclosure records.

Table 3-4, ranking the ten communities with the greatest number of abandoned units reported in the survey and the ten communities with the greatest number of foreclosures, shows Brentwood/North Bay Shore and Central Islip among the top three on both lists. Coram, Wyandanch and Mastic-Shirley also appear in the top group in both categories. North Bellport and North Amityville, sixth and seventh highest in number of abandoned dwellings, ranked fourteenth and eighteenth in current foreclosures. These communities had experienced high foreclosure rates in the past, and, not surprisingly, the field survey verified the presence of a backlog of units foreclosed in previous years. Medford, with the fourth highest number of foreclosures in 1979, ranked fifth in the field survey. This suggests a marked increase in foreclosures in the past year. Medford's housing problems may no longer be confined to that small part of the community that had deficient housing in 1971.

Table 3-4

COMPARISON OF LOCATION OF ABANDONED UNITS AND WITH LOCATION OF FORECLOSURES

Rank	Abandoned Units		Foreclosures	
	Community	Number	Community	Number
1.	Brentwood N. Bay Shore	253	Brentwood N. Bay Shore	164
2.	Central Islip	215	Mastic - Shirley	106
3.	Wyandanch	166	Central Islip	105
4.	Mastic - Shirley	158	Coram - Gordon Heights	82
5.	Coram - Gordon Heights	125	Medford	70
6.	North Bellport	102	Wyandanch	68
7.	North Amityville	65	Lake Ronkonkoma	51
8.	Medford	51	Holbrook	41*
9.	Riverside - Flanders	37	West Babylon	38*
10.	Lake Ronkonkoma	33	Port Jefferson Station	37*

* Not included in field survey. Earlier surveys indicated fewer deficient units than in communities selected for survey.

Source: Suffolk County Planning Department

CHANGE IN HOUSING CONDITIONS IN SUFFOLK COUNTY 1967-1979

In the late 1960's, Suffolk County's substandard housing was associated with migrant dwellings in the rural East End; with pockets of poverty; with seasonal units -- some of them used for year-round occupancy; with clusters of older rundown structures on the periphery of business districts; and with relatively new, poorly built tract housing occupied by low income or minority households. The volume of migrant housing has been sharply reduced in most rural areas because of the loss of agricultural lands, stricter code enforcement, and the replacement of migrant units by mobile homes in places such as Riverhead.

Many units within the pockets of poverty in the county have disappeared or have been upgraded because of code enforcement programs, more inspections by the Health Department, and the Community Development activities of the towns and villages.

Seasonal housing, as discussed above, no longer represent a serious problem.

Some of the older downtown areas are showing significant improvement, particularly those in communities with good services and amenities or in a desirable waterfront location.

The large minority poverty areas and post-war development areas that began to decline in the 1960's have shown the least improvement. It will require major public expenditures in order to improve housing conditions in many of them.

The following paragraphs summarize housing problems on a town by town basis.

Huntington: No field survey work was done, since VA, FHA and overall foreclosure rates were much lower than in most other developed portions of the county. Portions of Huntington Station and East Northport are the only areas affected by foreclosures at the present time.

Smithtown: The number of abandoned houses is minimal. Commack is the only community with any sign of a foreclosure problem.

Babylon: Foreclosures are widespread. The court records include foreclosures of a considerable number of properties located in West Babylon, North Babylon, Copiague and the Village of Lindenhurst as well as in Wyandanch and North Amityville. Abandonment together with substandard dwellings still constitute a serious problem in Wyandanch and a somewhat less serious one in North Amityville.

Islip: Extensive field studies were undertaken in Islip because of the high foreclosure rates in Central Islip and Brentwood and the number of FHA and VA owned homes in these areas, as well as the extensive deterioration in Central Islip. Foreclosures are concentrated in Central Islip, Brentwood and North Bay Shore. They are also numerous in West Islip, Bay Shore and East Islip and include many condominium units in Holtsville and Holbrook.

Brookhaven: In the town as a whole, seasonal housing areas have shown improvement, while new areas, such as Coram, Medford and Shirley, which did not previously have a severe housing problem, now have many foreclosures and abandonments. Other communities that were not surveyed in the field, such as Port Jefferson Station, Mt. Sinai, Centereach and Selden, also experienced a high rate of foreclosures in 1979. In a few communities such as Ridge, Calverton and Middle Island almost all foreclosures involved units in large condominiums. Condominium units accounted for fifteen percent of all 1979 foreclosures in Brookhaven. Gordon Heights has experienced considerable growth and a modest improvement in housing conditions. In contrast, North Bellport has sustained increased deterioration.

Riverhead: The complete field survey of the town showed general improvement in agricultural and seasonal areas, and in downtown Riverhead and its environs. Very few foreclosures were reported in recent years.

Southampton: Most of problem areas in the town are basically unchanged even though there has been some clearance and rehabilitation. A few pockets of housing deterioration remain. A few Southampton foreclosures were recorded, several of them in the Flanders and Hampton Bays areas.

Southold: Housing stock throughout the town has been generally upgraded overall. Very few foreclosures were recorded in recent years.

Shelter Island: There were no foreclosures recorded in 1979. Most of the deteriorated older homes that existed on the island have been rehabilitated.

Chapter Four
HOUSEHOLD INTERVIEWS:
LIVING IN A NEIGHBORHOOD WITH ABANDONED HOUSES

INTRODUCTION

Interviews were conducted in five areas. These profile neighborhoods were chosen jointly by staff of the Suffolk County Planning Department and the consultants. Particular care was taken to have the group include troubled neighborhoods that differed from each other and represented the range in the county in terms of housing conditions, racial-ethnic composition, location, and corrective efforts on the part of local government. The areas chosen were:

- North Amityville,* a large predominantly black neighborhood with scattered areas of deficient housing and abandonment.
- Regis Park,* a small predominantly Hispanic subdivision, which received intensive code enforcement efforts a few years ago. A few interviews were also undertaken in adjacent Pine Aire, generally similar to Regis Park.
- Coram, a group of relatively new, predominantly white subdivisions, experiencing considerable abandonment.
- Mastic-Shirley, predominantly white, with a considerable amount of in-fill housing, including assisted single-family housing (FmHA). Little deterioration but definite signs of abandonment.
- Flanders, a large, but sparsely populated semi-rural area, with a predominantly black section, a predominantly white section and an integrated section.

Within these profile areas, a total of 97 interviews were taken, as follows:

*Also profiled in previous housing study.

	No. of Interviews
North Amityville	20
Regis Park	20
Coram	20
Mastic-Shirley	30
Flanders	<u>7</u>
Total	97

The survey instrument (reproduced in Appendix 4) consisted of some 28 questions. The questions covered three broad categories: (1) basic factual demographic and financial data concerning respondents and their housing; (2) respondents' attitudes towards their neighborhoods; and (3) respondents' knowledge of the nearby vacant houses and their former occupants. Interviewers were also asked to record the apparent race or ethnic background of the respondents, and to rate, very generally, the condition of both the respondents' houses and grounds and the abandoned houses and their grounds.

It is important to emphasize that no attempt was made to obtain a random sample; quite the contrary. Interviewers were instructed to choose houses adjacent to or across the street from abandoned houses -- i.e., occupied houses that might be most strongly affected by the physical proximity of abandoned homes. Interviews were taken during the day, which tended to bias the sample in favor of households with at least one non-working head. Three-quarters of the respondents -- 73 out of 97 -- were women.

This survey was designed to provide insight into households in neighborhoods experiencing abandonment or deficient housing; to provide insight into the types of families who have abandoned their homes; and to help the bankers, realtors, government officials, politicians, planners, and others who deal with these housing problems to understand some of their causes and the concerns of some of the affected neighbors.

SELECTED HOUSEHOLD AND HOUSING CHARACTERISTICS OF RESPONDENTS

Racial-ethnic composition of the five neighborhoods varied. In two of them, respondents were largely, but not exclusively, white: Coram, 90 percent white; Mastic-Shirley, 87 percent. The non-white respondents in these two neighborhoods were divided among blacks, Hispanics, and other groups. The other neighborhoods were heavily minority but differed in their racial-ethnic composition. All of the North Amityville respondents were black; 60 percent of Regis Park respondents were Hispanic, with the remainder split between blacks and whites; Flanders respondents were fairly evenly split between blacks and whites.

In all the neighborhoods studied, respondents' households tended to be fairly large, with an overall median of more than four persons per household. In North Amityville, Regis Park, and Coram, the median household size was 4.3, 4.4, and 4.6 persons, respectively; in Mastic-Shirley, it was smaller, 3.5. These household sizes may not be representative of the various neighborhoods: interviews were conducted during normal working hours -- during the day on weekdays; and all respondents lived in detached houses, which tend to have the largest households of any type of housing.

Homeowners predominated in every neighborhood except Regis Park, which was evenly split between owners and renters. Among the homeowners, a few reported that they did not have mortgages. Generally, these were the respondents who had lived in their present homes the longest, and, presumably, had paid off their mortgages.

Renters, however, were surprisingly common, particularly considering the fact that these were all neighborhoods where, originally, single-family homes had been built for sale. (A few of the houses had been turned into illegal two-family homes, and one respondent was a boarder.) In Coram and Mastic-Shirley, thirteen to fifteen percent of the houses were rented; among them were several which had apparently been abandoned by the previous owner or were in the process of foreclosure. (In one case it was reported that the renter had paid

Table 4-15

PRINCIPAL MEANS OF TRANSPORTATION TO WORK
(oldest full-time worker)

	North Amityville	Regis Park	Coram	Mastic- Shirley	Flanders
Automobile	12	12	16	24	2
Private Automobile	10	11	16	22	2
Carpool	2	1	-	2	-
Other	<u>2</u>	<u>-</u>	<u>2</u>	<u>-</u>	<u>1</u>
Total responses	14	12	18	24	3

Source: 1979 Field Interviews, Suffolk County Planning Department,
Raymond, Parish, Pine & Weiner, Inc.

Table 4-16

DRIVING TIME TO WORK
(oldest full-time worker)

	North Amityville	Regis Park	Coram	Mastic- Shirley	Flanders
Less than 15 min.	3	6	2	4	1
15-30 min.	6	2	7	5	2
31-45 min.	1	1	1	9	-
46-60 min.	1	1	3	5	-
More than one hour	<u>-</u>	<u>2</u>	<u>4</u>	<u>-</u>	<u>-</u>
Total responses	11	12	17	23	3
Median (minutes)	22	15	30	34	NA

NA: Not available due to sample size.

Source: 1979 Field Interviews, Suffolk County Planning Department,
Raymond, Parish, Pine & Weiner, Inc.

the rent; and the owner had pocketed the rent, without paying the mortgage or taxes.)

The other three neighborhoods had a higher proportion of renters: one-quarter of the North Amityville respondents, half of those in Regis Park, two out of seven in Flanders. Renting would seem to be a way to keep an abandoned house occupied, prevent vandalism, and ensure maintenance (it is a technique used regularly by the FmHA). Several Coram, Mastic-Shirley, and North Amityville homeowners, however, complained about renters: "The wrong class of people"; "Renters don't care."

Table 4-3

TENURE

	North Amityville	Regis Park	Coram	Mastic- Shirley	Flanders
Owners					
With mortgage	13	9	17	23	3
Without mortgage	2	1	-	3	3
Renters	<u>5</u>	<u>10</u>	<u>3</u>	<u>4</u>	<u>2</u>
Total respondents	20	20	20	30	7
Renters as % of total respondents	25.0	50.0	15.0	13.3	28.6

Source: 1979 Field Interviews, Suffolk County Planning Department, Raymond, Parish, Pine & Weiner, Inc.

The majority of respondents have not lived in their present homes for very many years -- the median is about five years, except in North Amityville, where it is ten years. North Amityville, Regis Park and Flanders respondents included as many short-term residents as long-term, due perhaps to the high proportion of renters. In Coram and Mastic-Shirley, most respondents were relatively new residents because the housing is newer.

Respondents' homes ranged in size from four rooms to ten or more. As expected, the houses in Coram were the largest, with a median size of 7.7 rooms. The smallest homes were found in Mastic-Shirley, where the median size was 5.5 rooms, and in Flanders, where no respondents reported having more than five rooms. North Amityville and Regis Park respondents reported homes of all sizes, from four rooms to ten or more.

Table 4-4

YEARS IN PRESENT HOME

	North Amityville	Regis Park	Coram	Mastic- Shirley	Flanders
Less than one year	3	4	2	2	1
1-3 yrs.	1	5	5	7	1
4-6 yrs.	3	2	5	11	2
7-10 yrs.	3	3	6	6	-
11-15 yrs.	5	2	1	2	-
16-20 yrs.	1	2	-	-	-
Over 20 yrs.	<u>4</u>	<u>2</u>	<u>-</u>	<u>2</u>	<u>3</u>
Total respondents	20	20	19	30	7
Median (years)	10.5	5.0	5.0	5.1	NA

NA: Not available due to sample size.

Source: 1979 Field Interviews, Suffolk County Planning Department,
Raymond, Parish, Pine & Weiner, Inc.

Table 4-5

SIZE OF HOUSING UNIT

Number of Rooms in Respondent's Home	North Amityville	Regis Park	Coram	Mastic- Shirley	Flanders
One, Two, or Three	-	-	-	-	-
Four	1	1	-	2	1
Five	5	5	2	12	5
Six	2	5	2	10	-
Seven	5	4	4	1	-
Eight	3	2	8	2	-
Nine	3	1	1	-	-
Ten or more	<u>1</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>-</u>
Total respondents	20	19	19	28	6
Median (rooms)	6.9	6.2	7.7	5.5	NA

NA: Not available due to sample size.

Source: 1979 Field Interviews, Suffolk County Planning Department,
Raymond, Parish, Pine & Weiner, Inc.

Respondent's Housing Conditions: Overcrowding and Deterioration

One measure of housing quality is overcrowding. Families generally live in overcrowded conditions because they cannot afford large housing units. For many years, the standard for overcrowding used by the Federal Department of Housing and Urban Development was 1.01 persons per room (e.g., if more than four persons lived in a four room housing unit, it was considered overcrowded). Recently, this has been raised to 1.25 (e.g., more than five persons in a four room unit).

Using the standard of 1.25 persons or more per room as signifying overcrowding, none of the respondents in the survey lived in overcrowded homes. Using the more restrictive standard of 1.01 or more persons per room, some five percent were overcrowded households, living in Mastic-Shirley, North Amityville, and Regis Park. Most often, this overcrowding took the form of a six-person household living in a five-room unit.

Table 4-6

OVERCROWDING

Persons Per Room	North Amityville	Regis Park	Coram	Mastic Shirley	Flanders
1.00 or less	18	17	19	26	6
1.01-1.24	1	2	-	2	1
1.25 or more	-	-	-	-	-
Total respondents	19	19	19	28	7

Source: 1979 Field Interviews, Suffolk County Planning Department, Raymond, Parish, Pine & Weiner, Inc.

A second measure of housing quality relates to the condition of the unit itself, regardless of the characteristics of the occupants. Interviewers rated the exterior of each house as (1) sound or needing minor repairs, or (2) deteriorating or needing major repairs. Interiors, when the interview took place indoors, were similarly

rated either (1) generally clean and livable or (2) needing major repairs. (The neighborhoods in which the interviews took place had all previously been surveyed in a windshield-type exterior survey of housing conditions by a highly skilled team; interviewer judgments were corroborative.)

By and large, respondents' housing was well-maintained inside and out. Of the entire sample, only two exteriors -- one house in North Amityville and one in Regis Park -- were judged to be deteriorating or in need of major repairs. The interior of three units -- one in North Amityville and two in Regis Park -- were judged to need major repairs.

Respondents did not maintain their yards as well as their homes. While it can be argued that yard maintenance is not important as long as the grounds are not unsanitary, do not attract rats, endanger children, etc., nonetheless, poorly maintained yards sometimes signal incipient blight, and often depress property values. In Regis Park, four yards were judged to be neglected; in Mastic-Shirley, in Coram, and in North Amityville, one yard was judged to be neglected.

Table 4-7

CONDITION OF HOUSING

Condition of Respondent's Housing	North Amityville	Regis Park	Coram	Mastic- Shirley	Flanders
<u>Exterior Structure</u>					
Sound, needs minor or routine maintenance	16	19	16	29	6
Deteriorating, needs major repairs	1	1	-	-	-
<u>Interior of Unit</u>					
Clean, livable	13	15	13	24	4
Needs major repairs	1	2	-	-	-
<u>Yard</u>					
Maintained, clean	17	16	16	27	6
Neglected	1	4	1	1	-

Source: 1979 Field Interviews, Suffolk County Planning Department,
Raymond, Parish, Pine & Weiner, Inc.

Household Income

Respondents' 1978 household incomes ranged from less than \$5,000 to more than \$40,000. Although nearly all the communities showed some spread in income, Coram respondents, with a median of \$27,500, had nearly twice the income of Mastic-Shirley respondents (median \$15,000), and more than twice the income of North Amityville or Regis Park respondents (medians of \$12,000 and \$10,830 respectively).

Household incomes were important to the survey for several reasons: first, as an indication of whether the household might be low or moderate income, qualifying for certain Federal housing assistance programs; second to see if incomes have been rising to meet rising housing expenses; and, third, to determine whether the household is paying a reasonable proportion of its income for housing (discussed in the next section of this chapter).

Those who qualify for Section 8 Assistance are called "lower income" by the Federal Department of Housing and Urban Development, meaning those whose incomes are 80 percent of the Nassau-Suffolk median or less, with the exact amount depending on household size. "Lower income" is defined, for Nassau-Suffolk, as ranging from \$12,950 for a one-person household to \$18,500 for a four-person household, to \$23,100 for a household of eight or more.

- North Amityville: out of 20 households interviewed, about three-quarters qualified for Section 8, including all of the renters. Four households reported a rise in income categories; one reported a decline in income.
- Regis Park: out of 20 households interviewed, three-quarters qualified for Section 8, including all but one of the renter-households. Three-quarters reported incomes of under \$15,000. Four households reported a 1977-1978 rise in income categories; one household's income fell when the wife stopped working.
- Coram: incomes were considerably higher in the other communities studied. Nearly half were over \$30,000; nevertheless one-quarter of the respondents qualified for Section 8 Assistance. Among several

with the very lowest incomes, however, there was reason to believe that the situation might be temporary. About half of the respondents reported their 1978 incomes as being a higher category than 1977.

- Mastic-Shirley: although incomes were higher on the average than in North Amityville or Regis Park communities, three-quarters of the households qualified for Section 8. Eleven households -- better than one-third -- reported incomes in a higher category last year than the previous year; only one respondent reported a lower income.
- Flanders: five households out of seven qualified for Section 8, including all of the renters; a sixth household was borderline. One household, which was well above the Section 8 income threshold, had had a substantial income increase last year.

Table 4-8

TOTAL GROSS HOUSEHOLD INCOME, 1978

Income	Amityville	Regis Park	Coram	Mastic- Shirley	Flanders
Less than \$5,000	2	4	2	2	2
\$ 5,000-\$ 9,999	5	4	-	4	3
\$10,000-\$14,999	5	6	2	8	1
\$15,000-\$19,999	1	2	1	8	-
\$20,000-\$24,999	2	1	3	5	-
\$25,000-\$29,999	2	1	1	1	1
\$30,000-\$34,999	-	-	2	-	-
\$35,000-\$39,999	-	1	3	-	-
\$40,000 and over	<u>1</u>	<u>-</u>	<u>3</u>	<u>-</u>	<u>-</u>
Total respondents	18	19	17	28	7
Median	\$12,000	\$10,830	\$27,500	\$15,000	NA

NA: Not available due to sample size.

Source: 1979 Field Interviews, Suffolk County Planning Department,
Raymond, Parish, Pine & Weiner, Inc.

Cost of Housing

The high cost of housing in relationship to income and the rapid rise in these costs are generally considered major causes of housing abandonment.

Homeowners were asked their monthly cost of mortgage (if any), property taxes and homeowners insurance. Not all wished to answer; not all remembered; not all remembered accurately. Despite this, the answers formed a strong and believable pattern: with a single exception, Coram homeowners paid more than \$400 monthly, with a median of \$480. Virtually no other homeowners in the survey paid this much. The median monthly costs for the other communities was some \$200 lower -- \$258 in North Amityville, \$225, in Regis Park, \$289 in Mastic-Shirley.

Rentals ranged from \$150 to \$449, with a median of \$312 -- higher than the cost for homeowners everywhere but Coram.

When asked their monthly cost the previous year, for mortgage-taxes-insurance or rent, three-fifths of the responding homeowners reported increases of up to \$50 per month; about half of these reported an increase of \$25-\$49 monthly. Three respondents in North Amityville and three in Regis Park reported no increase or even a slight decrease. One Coram homeowner, as the result of a successful grievance action, reported a 30 percent drop in monthly costs. Among renters, half of those responding reported no increase.

The average monthly cost of utilities -- fuel oil, gas, and electricity was in the range of \$100-\$149. North Amityville and Regis Park respondents reported somewhat lower utility costs than did Coram respondents.

For each respondent, the cost of utilities was added to the monthly rent or cost of mortgage-taxes-insurance to arrive at a total housing cost. (The "true" total housing cost should also include maintenance and depreciation; however such costs are not readily quantifiable.) Among Coram respondents, the median total housing cost was about \$625; among Mastic-Shirley, North Amityville, and Regis Park respondents, \$420-\$450.

Table 4-9

ESTIMATED MONTHLY COST:
MORTGAGE (IF ANY), HOMEOWNERS INSURANCE; PROPERTY TAXES; RENT

Monthly Cost	Homeowners					Renters
	North Amityville	Regis Park	Coram	Mastic- Shirley	Total*	Total
Less than \$150	3	1	-	-	5	-
\$150-199	1	3	-	2	8	1
\$200-249	1	2	-	3	6	-
\$250-299	3	3	-	9	15	4
\$300-349	-	-	1	2	3	9
\$350-399	2	-	-	5	7	1
\$400-449	1	-	4	1	6	2
\$450-499	-	-	5	-	5	-
\$500-549	-	-	5	2	7	-
\$550 and over	-	1	1	-	2	-
Total respondents	11	10	16	24	64	17
Median (\$)	\$258	\$225	\$480	\$289	\$293	\$319

*Includes three Flanders respondents.

Source: 1979 Field Interviews, Suffolk County Planning Department,
 Raymond, Parish, Pine & Weiner, Inc.

Table 4-10

ESTIMATED CHANGE IN PAST YEAR:
MONTHLY COST OF MORTGAGE, INSURANCE; TAXES; RENT

Change in Monthly Cost	Homeowners					Renters
	North Amityville	Regis Park	Coram	Mastic- Shirley	Total*	Total
Decrease or no increase	3	3	1	-	8	5
Less than \$25 increase	2	3	3	6	14	-
\$25-49	3	1	5	7	16	3
\$50-99	1	-	3	2	6	1
\$100-124	-	1	2	1	4	1
\$125 or more	2	1	-	-	3	-
Total respondents	11	9	14	16	51	10

*Includes two Flanders respondents.

Source: 1979 Field Interviews, Suffolk County Planning Department,
 Raymond, Parish, Pine & Weiner, Inc.

These housing costs, taken as a percent of income, give a commonly used measure of whether or not a respondent can "afford" his or her housing. The Federal Department of Housing and Urban Development uses 25 percent of income as the cut-off for most low and moderate-income households. There is evidence that, recently, many low or moderate income households living outside of Federally assisted housing pay more than this. Certainly among respondents in this survey, only about three-fifths could "afford" their housing, using this standard.

Renters as a group are harder hit than owners: four-fifths paid more than 25 percent of their income for housing; among homeowners, it was three-fifths.

A comparison, by location, shows a lower proportion of respondents paying more than 25 percent of their incomes for housing in Coram than in the other communities studied. (Actually the proportion was much lower in Flanders, but the sample, standing alone, was too small to be meaningful.)

When the cut-off point is raised to 35 percent of income, the proportion of Coram and Mastic-Shirley respondents paying more than they can "afford" for housing drops by half. This does not happen with North Amityville and Regis Park respondents. Most of those in North Amityville and Regis Park who pay more than 25 percent of their incomes for shelter, actually pay more than 35 percent.

Table 4-13

HOUSING COST AS PERCENT OF INCOME

	Proportion of respondents paying more than:	
	25 percent or income	35 percent of income
North Amityville	62	47
Regis Park	73	67
Coram	53	24
Mastic-Shirley	75	40

Source: 1979 Field Interviews, Suffolk County Planning Department, Raymond, Parish, Pine & Weiner, Inc.

Table 4-11

ESTIMATED AVERAGE MONTHLY COST OF UTILITIES
(fuel oil, gas, electricity)

Monthly Cost	North Amityville	Regis Park	Coram	Mastic- Shirley	Flanders
Less than \$50	1	1	1	-	-
\$ 50- 99	5	6	2	5	1
\$100-149	4	8	6	14	1
\$150-199	2	1	6	2	1
\$200 and over	<u>1</u>	<u>1</u>	<u>1</u>	<u>-</u>	<u>2</u>
Total respondents	13	17	16	21	5
Median	\$113	\$125	\$142	\$121	NA

NA: Not available due to sample size.

Source: 1979 Field Interviews, Suffolk County Planning Department,
Raymond, Parish, Pine & Weiner, Inc.

Table 4-12

ESTIMATED TOTAL MONTHLY HOUSING COST
(utilities plus mortgage-taxes-insurance or rent)

Monthly Cost	North Amityville	Regis Park	Coram	Mastic- Shirley	Flanders
Less than \$200	-	-	-	-	2
\$200-299	1	2	-	-	-
\$300-399	2	6	1	6	2
\$400-499	8	5	-	12	1
\$500-599	2	3	6	3	-
\$600-699	-	-	4	-	-
\$700 and over	<u>-</u>	<u>1</u>	<u>5</u>	<u>-</u>	<u>-</u>
Total respondents	13	17	16	21	5
Median	\$450	\$420	\$625	\$441	NA

NA: Not available due to sample size.

Source: 1979 Field Interviews, Suffolk County Planning Department,
Raymond, Parish, Pine & Weiner, Inc.

Employment

As compared with North Amityville and Regis Park households, those in Coram and Mastic-Shirley were less likely to have unemployed members and more likely to have only one household member employed full-time (defined, for this study, as 30 or more hours per week).

Table 4-14

NUMBER OF FULL-TIME WORKERS

(Employed at a Job for a Minimum of 30 Hours a Week)

Number of Full-Time Workers in Household	North Amityville	Regis Park	Coram	Mastic- Shirley	Flanders
None	5	5	1	3	2
One	7	9	13	23	1
Two	6	5	5	1	1
Three or more	<u>1</u>	<u>-</u>	<u>-</u>	<u>1</u>	<u>-</u>
Total respondents	19	19	19	28	4
None, as % of total	26.3	26.3	5.3	10.7	NA
One worker, as % of total	36.8	47.4	68.4	82.1	NA

NA: Not available due to sample size.

Source: 1979 Field Interviews, Suffolk County Planning Department,
Raymond, Parish, Pine & Weiner, Inc.

More than nine out of ten workers drove to work alone or as part of a carpool (for simplicity, when a household had more than one worker, the question was asked about the "oldest" one). For many residents of Coram and Mastic-Shirley in particular, the cost of commuting -- both in time and dollars -- must be considered a significant addition to their housing costs: the median driving time, among respondents, was about one-half hour in these two communities. In North Amityville, the median driving time was 22 minutes, and in Regis Park, 15 minutes.

Table 4-15

PRINCIPAL MEANS OF TRANSPORTATION TO WORK
(oldest full-time worker)

	North Amityville	Regis Park	Coram	Mastic- Shirley	Flanders
Automobile	12	12	16	24	2
Private Automobile	10	11	16	22	2
Carpool	2	1	-	2	-
Other	<u>2</u>	<u>-</u>	<u>2</u>	<u>-</u>	<u>1</u>
Total responses	14	12	18	24	3

Source: 1979 Field Interviews, Suffolk County Planning Department,
Raymond, Parish, Pine & Weiner, Inc.

Table 4-16

DRIVING TIME TO WORK
(oldest full-time worker)

	North Amityville	Regis Park	Coram	Mastic- Shirley	Flanders
Less than 15 min.	3	6	2	4	1
15-30 min.	6	2	7	5	2
31-45 min.	1	1	1	9	-
46-60 min.	1	1	3	5	-
More than one hour	<u>-</u>	<u>2</u>	<u>4</u>	<u>-</u>	<u>-</u>
Total responses	11	12	17	23	3
Median (minutes)	22	15	30	34	NA

NA: Not available due to sample size.

Source: 1979 Field Interviews, Suffolk County Planning Department,
Raymond, Parish, Pine & Weiner, Inc.

RESPONDENTS' PERCEPTIONS OF THEIR NEIGHBORHOODS

Respondents were asked to rate their neighborhoods as a place to live today, compared with three or four years ago, and looking ahead five years hence.

North Amityville and Coram respondents like their neighborhoods, with three-fifths rating them as a good or excellent place to live. Regis Park respondents were less positive (45 percent rated it good or excellent), while only about 30 percent of Mastic-Shirley or Flanders respondents viewed their neighborhoods in such a positive fashion.

Three-fifths of Mastic-Shirley respondents and nearly half of those in Coram perceived their neighborhoods as having taken a recent turn for the worse (one Mastic-Shirley respondent said "worse than worse"). In the other communities studied, respondents perceived little change in the past three to four years. Except for Regis Park, these perceptions match those of outside observers, in that Coram and Mastic-Shirley are experiencing abandonment of relatively new homes but have little or no long-standing deterioration; North Amityville, Regis Park, and Flanders have had problems with deteriorating and vacant houses for many years. Despite a recent increase in abandonment, outside observers, including SCPD staff and consultants, have noted an improvement in the condition of occupied houses in North Amityville during the past decade. Regis Park, where conditions improved dramatically a few years ago, thanks to the town's concentrated code enforcement program, seems to be slipping back.

It is not surprising that respondents in Coram and North Amityville -- the one with basically good housing stock, the other, with its housing stock being upgraded -- were more often than not optimistic about future improvements of the neighborhood as a place to live; in the other communities, opinion was divided.

In response to an open-ended question as to the qualities respondents liked about their neighborhoods, most respondents cited the physical aspects (quiet, affords privacy, well laid out, country-like, pretty, etc.) and the neighbors (nice, friendly, quiet; "Classy," said a Coram respondent, "with doctors and dentists for neighbors").

Table 4-17

RESPONDENTS RATINGS OF THEIR NEIGHBORHOODS AS PLACES TO LIVE

	North Amityville	Regis Park	Coram	Mastic- Shirley	Flanders
Rating, at present time					
Good or excellent	12	9	12	9	2
Fair	7	7	5	15	2
Poor	1	4	2	6	3
Total respondents	20	20	19	30	7
Compared with 3-4 years ago					
Better	3	4	2	3	2
Worse	4	3	8	18	1
About the same	11	10	6	8	3
Not sure	-	1	1	-	-
Total respondents	18	18	17	29	6
Anticipated, five years from now					
Better	8	4	6	6	1
Worse	4	4	3	6	-
About the same	4	8	8	13	4
Total respondents	16	16	17	25	5

Source: 1979 Field Interviews, Suffolk County Planning Department,
Raymond, Parish, Pine & Weiner, Inc.

Table 4-18

RESPONDENTS PERCEPTIONS OF POSITIVE AND NEGATIVE ATTRIBUTES OF NEIGHBORHOOD*

<u>Positive Attributes of Neighborhood</u>	North Amityville	Regis Park	Coram	Mastic- Shirley	Total
Quiet, pretty neighborhood, privacy	14	10	7	11	48
Nice, quiet, friendly neighbors, children	6	6	13	10	29
Convenient to schools, shopping, etc.	4	4	2	5	15
Good schools, parks	2	4	2	6	14
Good utilities, services	2	1	1	3	7
Nothing	1	6	-	2	9
<u>Negative Attributes of Neighborhood</u>					
Poor utilities or services	6	6	3	11	26
Deterioration, dumping, appearance of vacant homes	6	4	6	4	20
Crime, vandalism	4	3	5	7	19
Expensive (taxes, utilities)	1	4	9	5	19
Noisy (children, automobiles, animals, etc.)	3	3	5	7	14
Not convenient, no transportation	3	1	4	4	12
Declining values, foreclosures	-	3	1	4	8
Inadequate schools, parks	1	1	4	2	8
Unfriendly, apathetic neighbors, destructive	2	3	1	5	6
Other	1	-	1	1	3
Nothing	3	5	2	2	12

*Multiple responses given; responses therefore may total more than 100.0.

Source: 1979 Field Interviews, Suffolk County Planning Department,
Raymond, Parish, Pine & Weiner, Inc.

Other neighborhood attributes, such as convenience to stores or jobs, good schools, good utilities received more scattered praise. Regis Park respondents who mentioned that they had moved from New York City, praised the beautiful schools, and the individual houses -- "Long Island is a beautiful place to live." A Flanders respondent thought there was a good "senior citizen bus." Mastic-Shirley residents, within a few minutes of some of the county's most beautiful beaches, did not rate them as a prime asset; for some, the 75 cents per trip cost of the bridge crossing to Fire Island was a problem.

Of greater interest is the variation by community in responses to the parallel open-ended question, "What are the three or four things you don't like so much about this neighborhood?"

- North Amityville: the physical appearance of the neighborhood -- deterioration, dumping, the vacant houses -- cited by 30 percent. Poor utilities and services were also cited by 30 percent: poor oil service, lack of gas service, no city water and polluted well water, trouble with cesspools, lack of street lights. One-fifth mentioned crime or vandalism. High costs were not mentioned frequently.
- Regis Park: 30 percent complained of poor utilities and services, 20 percent of deterioration, dumping, or the poor physical look of the vacant homes, and 20 percent of the high costs, particularly taxes and utilities. There were complaints of beggars, retarded persons, and the "dregs of society" particularly along Fifth Avenue. (One suspects that, with the de-institutionalization of long-term patients at the nearby state hospital, the area has become overburdened with released patients.) Some respondents gave ambivalent answers.
- Coram: nearly half complained of the high cost, particularly of taxes and utilities. Some had successfully filed grievances, others were planning to file, feeling their taxes would go down by about one-third. Thirty percent complained of physical deterioration or the appearance of the vacant houses and

23 percent of crime and vandalism. "Coram," said one, "is the pits." Another complained, "The schools are terrible...split shifts, no proms, no sports, \$2,400 a year taxes."

- Mastic-Shirley: the largest proportion, 37 percent, complained of poor services and lack of utilities, 23 percent of noise, noisy animals, noisy cars (the antithesis of the "quiet" neighborhood atmosphere so valued by respondents). One respondent had a litany of complaints: "unfair" taxes, a bad dog problem, poorly run schools, road care and maintenance poor, no street lights, no sidewalks, poor police protection, poor ambulance service, bad vandalism, and even "wrong" zoning. Others cited the "welfare dumping," and unruly children. ("They take rocks and rakes and punch holes in the houses.")
- Flanders: five out of seven respondents complained of high taxes or poor services.

In every community there were complaints about the lack of street lights. The combination of dark streets and abandoned houses, many thought, attracted vandals, encouraged robberies, made the neighborhood less safe. Complaints about poor street cleaning were also universal.

When asked how they thought their taxes compared with other parts of the metropolitan region, Coram and Mastic-Shirley respondents were definite: 95 percent of Coram respondents and 62 percent of those in Mastic-Shirley thought their taxes were higher than elsewhere. North Amityville, Regis Park, and Flanders respondents in contrast, were, as a group, relatively evenly divided between "higher" and "about the same." Half of the Regis Park respondents felt their taxes were "about the same as elsewhere." (Renters, who are not likely to be as aware of tax increases as owners, form half of the Regis Park sample.)

In an effort to find out about neighborhood linkages or social cohesiveness, respondents were asked if there was an active neighborhood organization and, if so, whether or not they were members. Many Coram residents spoke of local civic associations. In all the communities, however, many respondents didn't know whether or not any

such organization existed or thought there was none. In North Amityville, those who thought that there was a neighborhood organization often cited church groups; a Regis Park resident cited the Republican Club. In the entire survey, only five respondents said they belonged to a "neighborhood organization."

A house represents the biggest purchase most persons make in their life time; on the whole, the value of homes is rising rapidly. When asked, however, about the change in value in their homes since they moved there, two-thirds of the Coram respondents said their homes had declined in value by \$10,000-\$20,000. One Coram resident had taken advantage of the decline, buying for \$28,000 a home that originally sold for \$48,000; another had filed a successful grievance to lower his assessment. In every other community, the majority of respondents felt their homes had either risen in value or stayed the same. Mastic-Shirley respondents were not as positive, however, as those in North Amityville, Regis Park, or Flanders. One Mastic-Shirley homeowner cited a \$7,000 decline in value; another said, "You can't sell without losing your equity."

Table 4-19

PERCEIVED LEVEL OF TAXES, COMPARED WITH ELSEWHERE IN METROPOLITAN REGION

	North Amityville	Regis Park	Coram	Mastic- Shirley	Flanders
Higher	7	4	19	18	3
About the same	5	10	1	5	1
Lower	3	4	-	5	2
Don't know	<u>5</u>	<u>2</u>	<u>-</u>	<u>1</u>	<u>1</u>
Total respondents	20	20	20	29	7
"Higher," as % of total	35.0	20.0	95.0	62.1	42.9

Source: 1979 Field Interviews, Suffolk County Planning Department, Raymond, Parish, Pine & Weiner, Inc.

Table 4-20

ESTIMATED CHANGE IN VALUE OF HOUSE SINCE MOVED IN

	North Amityville	Regis Park	Coram	Mastic- Shirley	Flanders
Up in value	14	12	3	11	4
The same	5	3	2	9	-
Down in value	-	2	12	8	-
Don't know	<u>1</u>	<u>3</u>	<u>1</u>	<u>2</u>	<u>3</u>
Total respondents	20	20	18	30	7
"Up in value" as % of total	70.0	60.0	16.7	36.7	57.1

Source: 1979 Field Interviews, Suffolk County Planning Department, Raymond, Parish, Pine & Weiner, Inc.

Table 4-22

LIKELIHOOD OF MOVING IN NEXT TWO-THREE YEARS

	North Amityville	Regis Park	Coram	Mastic- Shirley	Flanders
Certainly or probably will move	1	7	3	3	1
50/50 chance of moving	-	4	4	5	1
Only slight chance or do not expect to move	16	9	13	22	5
Not sure	<u>3</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total respondents	20	20	20	30	7

Source: 1979 Field Interviews, Suffolk County Planning Department,
Raymond, Parish, Pine & Weiner, Inc.

Table 4-23

SALES OF HOMES, PERCEIVED DIFFICULTY

	North Amityville	Regis Park	Coram	Mastic- Shirley	Flanders
Difficult to sell homes in Neighborhood					
Yes	4	10	12	27	3
No	7	6	2	1	2
Don't know	8	4	3	2	2
Total respondents	19	20	17	30	7
"Yes" as % of total	21.1	50.0	70.6	90.0	42.9
Difficulty compared with nearby communities					
More difficult	4	3	9	19	1
About the same	7	3	4	7	1
Less difficult	1	6	1	2	2
Don't know	6	7	4	2	3
Total respondents	18	19	18	30	7
"More difficult" as % of total	22.2	15.8	50.0	63.3	24.3

Source: 1979 Field Interviews, Suffolk County Planning Department,
Raymond, Parish, Pine & Weiner, Inc.

Possibility of Moving

In the telephone survey taken last spring, nine percent of homeowners countywide said their homes were "for sale today." In Brookhaven, it was more than 11 percent. That survey, conducted by telephone, sampled 1,000 randomly chosen households. In this survey, where about 100 households were interviewed, all living in areas experiencing abandonment, it was expected that the proportion of homes for sale would be much higher. On the average, it was not, at least not significantly larger, but the community-by-community variations are wide.

Table 4-21

PERCENT OF RESPONDENTS REPORTING HOME FOR SALE TODAY:

North Amityville	5.6
Regis Park	33.3
Coram	22.2
Mastic-Shirley	10.0
Flanders	0.0

Source: 1979 Field Interviews, Suffolk County Planning Department, Raymond, Parish, Pine & Weiner, Inc.

Two other questions probed the likelihood of moving: respondents were asked what the chances were of their moving in the next two to three years. Those who thought they would certainly move, probably move, or that there was a 50-50 chance, were asked the reasons why.

Overall, about 30 percent of respondents saw some chance -- 50/50 or better -- that they might move in the next three to four years. Only in Regis Park (eleven responses), Coram (seven responses), and Mastic-Shirley (eight responses) were there more than one or two who thought they might move. When asked why, answers varied by location, but the traditional reasons for moving -- personal or job-related (divorce, retirement) or externally caused (landlord selling house) -- were not as significant as the high taxes and utility costs, and the poor quality of the neighborhood. In Coram, the steep decline in the

value of their homes made some want to sell while others felt they could not afford to sell. The same may be true in Mastic Beach: although only one out ten said their homes were for sale today, one respondent said that "all the homes here are for sale," and another estimated 600 abandoned Farmers Home Administration houses in the neighborhood (FmHA indicated fewer than 100).

Table 4-24

REASONS WHY RESPONDENT MIGHT MOVE

	Coram	Mastic-Shirley	Regis Park
Home declined in value	4	-	-
Cost too high (taxes, utilities)	4	3	4
Bad neighborhood, vandalism	2	2	2
Personal (divorce, illness, etc.)	-	3	2
Need or want different type of housing (larger, smaller, etc.)	2	1	1
Job-related	-	-	1
Other	<u>1</u>	<u>1</u>	<u>1</u>
Total respondents	8	8	11

Source: 1979 Field Interviews, Suffolk County Planning Department, Raymond, Parish, Pine & Weiner, Inc.

North Amityville, Regis Park, and Flanders respondents can be generally considered to feel it was no more difficult to sell homes in their communities than elsewhere. Coram and Mastic-Shirley respondents, in contrast, felt it was hard to sell homes in their neighborhoods -- harder than in nearby communities.

THE NEARBY VACANT HOUSES AND THEIR FORMER OCCUPANTS

Ideally, for purposes of this study, the former occupants of the abandoned houses -- those who fled -- should have been interviewed: Why did they leave? If that question could be answered, perhaps some clues to preventing future abandonment could be found. Unfortunately, the former occupants, having fled, cannot be interviewed. Respondents -- all of whom lived in very close proximity to one or more abandoned houses -- were therefore asked if they knew anything about the former occupants and had any ideas as to why they left. (Since some respondents reported on two or even three vacant houses, answers can total more than the number of respondents.)

In all the communities studied, the household that left was likely to have consisted of a husband, wife, and children. In both Regis Park and Flanders, three of the vacating households were not of the husband-wife or mother-children type: some were single persons, some siblings living together, etc.

When asked why they thought the former occupants abandoned their homes, respondents suggested, first of all, financial reasons. This is, of course, probably true in every case -- no owner who could sell and get his money out would abandon a house, barring extraordinary circumstances. What is more interesting is that in nearly one-quarter of the cases in Coram, Mastic-Shirley, and Regis Park, the underlying reason for abandonment was thought to be a family split -- separation or divorce. In North Amityville and Flanders, this was not given as a reason. In every community, one or more homes were said to have been abandoned because they were in poor condition, frequently due to arson or vandalism. A few of these stories suggested racial antagonisms: the mixed couple, white woman-black man, whose Mastic Beach home was robbed "every time they walked out"; the Coram house which burned the night before a black family was to move in. Other reasons given for the abandonment were job-related or personal (the traditional reasons why people move, even when they do not abandon their homes).

Respondents, when asked if anyone was doing anything about the vacant houses tended to respond "yes," meaning someone mows the lawn, or a real estate agent is taking care of

Table 4-25

FORMER OCCUPANTS OF ABANDONED HOUSES*

	North Amityville	Regis Park	Coram	Mastic- Shirley	Flanders	Total
Kind of household						
Husband, wife, children	14	12	19	23	2	70
Husband, wife, no children	3	1	3	3	-	10
Mother and children	1	3	-	3	-	7
Other	1	3	-	-	3	7
Never occupied	-	-	-	2	-	2
Total responses	19	19	22	31	5	96
Responses for move (multiple reasons)						
Financial, house too expensive	6	3	10	10	1	30
Family split up	-	5	6	6	-	17
House in poor condition, arson, vandalism	3	2	1	5	1	12
Job change, transfer, laid off, too far	2	-	1	4	1	8
Other personal -- death, illness	2	3	2	1	-	8
Other	1	1	1	-	-	3

*Respondents answers include solid information and informed guesses; "don't know" not tabulated.

Source: 1979 Field Interviews, Suffolk County Planning Department, Raymond, Parish, Pine & Weiner, Inc.

it. Coram and Mastic-Shirley respondents were not convinced that even that much was being done -- one Coram resident said the neighbors had collected money once or twice to mow the lawns. There was little thought, however, of the possibility of any kind of neighborhood or community action. The Town of Islip got favorable mention: a Regis Park renter mentioned the town's home-steading program -- the respondent was considering applying; a Regis Park owner said the town was demolishing burned houses and rehabilitating others.

Respondents were asked if they knew where the head of the vacating household had worked, and where the household moved to when it left. Most respondents did not know the answer to either question so that the responses are sparse. One observation can be made: for a number of abandoned houses, it appears that the cost of commutation

-- time and money -- could have been a burden, since ten out of 39 from Coram and Mastic-Shirley worked in New York City, a long commute from central Brookhaven.

It might be expected that these households, when they left would move closer to their jobs, but this did not appear to be the case for many. Some who moved remained nearby; some moved out of the immediate area -- south, west, up-state, back to Puerto Rico, etc.; a few moved to New York City; and the rest scattered on Long Island.

According to interviewer observations, conditions at the abandoned houses did not vary radically from location to location, although reports of vandalism were more widespread in Regis Park and Mastic-Shirley than elsewhere. It was reported frequently that the owner stripped the house before abandoning it. Thus, although the outer shell might appear sound and securely boarded up or screened, everything movable had been ripped out and extensive interior rehabilitation was needed. In some cases, the landscaping was dug up and removed.

About one abandoned home out of every six in the survey has been abandoned in the last few months. Most of the vacant homes however, appear to have been abandoned one or two years ago; more than one-fifth may have been vacant for three years or more. Differences between areas do not appear significant and are more likely to be due to slight inaccuracies in memory than anything else.

The presence of a nearby vacant house bothered Coram and Mastic-Shirley respondents far more than those in the other communities. In Coram and Mastic-Shirley, all but four respondents felt the nearby abandoned house lowered their property values, looked bad, or attracted vandals and rats; only half of the respondents in the other communities felt similarly affected. Those who complained of vandalism often commented that the vacant house attracted drug-using youngsters, making the neighborhood unsafe. A North Amityville respondent told of the serviceman who installed a boiler in a vacant house during the day, returning at night to steal it. Vacant houses were also mentioned as attracting dumping, garbage and rats.

Table 4-26

OCCUPANTS OF ABANDONED HOUSING: WHERE EMPLOYED, WHERE MOVED*

	North Amityville	Regis Park	Coram	Mastic- Shirley	Flanders
<u>Place of employment of household head</u>					
Western Suffolk	1	8	3	7	-
Brookhaven	-	-	1	-	-
Eastern Suffolk	-	-	3	2	3
Nassau County	1	-	3	2	-
New York City	1	-	5	5	-
Elsewhere	1	-	1	2	-
Did not work	2	3	-	5	-
<u>Where moved to**</u>					
Western Suffolk	2	8	-	1	-
Brookhaven	-	-	4	3	-
Eastern Suffolk	-	-	-	1	-
Nassau County	-	-	1	-	-
Long Island, location not known	1	2	3	1	-
New York City	-	-	3	3	2
Elsewhere	3	2	4	6	-

*Respondents answers include solid information and informed guesses;
"don't know" not tabulated.

**Some former occupants, married couples who split up, moved to two
separate locations, both tabulated.

Source: 1979 Field Interviews, Suffolk County Planning Department,
Raymond, Parish, Pine & Weiner, Inc.

Table 4-27

NEARBY ABANDONED HOUSES: ESTIMATED PERIOD OF VACANCY

	North Amityville	Regis Park	Coram	Mastic- Shirley	Flanders
Less than 6 months	4	5	4	6	-
About 6 months to 1 year	5	3	-	-	1
1 to 3 years	8	11	16	18	2
3 years or more	<u>4</u>	<u>3</u>	<u>6</u>	<u>10</u>	<u>2</u>
Total abandoned houses reported on:	21	22	26	35	5

Source: 1979 Field Interviews, Suffolk County Planning Department,
Raymond, Parish, Pine & Weiner, Inc.

Chapter Five
COMMUNITY PROFILES

CORAM

Coram is a wooded, rolling area in the center of Brookhaven, at the intersection of two major roads (Route 25-Middle Country Road, and Route 112 - the Port Jefferson and Patchogue Road) and several minor ones (Old Town Road, Mt. Sinai-Coram Road, Coram and Yaphank Road, and Mooney Pond Road).

In the middle seventies, Coram was the easternmost limit of suburbia and the westernmost limit of Farmers Home Administration low-interest mortgages. With large tracts of available land, it was the center of what was probably the greatest subdivision activity in the state. National as well as local builders were attracted. Several well planned, nicely landscaped communities of attractive single-family homes, some with club houses and pools, were built just off of Route 112. The homes sold for from \$40,000 to \$60,000.

At that time, Brookhaven appeared to be in the midst of a building boom. But while some developers were seeking planning board approval of new 500 or 1,000 unit subdivisions, others were beginning to have trouble marketing their homes.

A year or two later, sales had fallen off and construction had virtually stopped. Homeowners found themselves faced with rising property taxes, rising heating and electric costs, and rising commutation costs. Many, according to information from the household survey and from the evidence of lending and mortgage insurance companies, found their marriages becoming shaky; financial pressures contributed.

By 1980, taxes had risen by 50-60 percent in five years. A house assessed at \$3,550, with a theoretical full or equalized value of \$46,200, paid 1974-75 taxes of \$1,434 and 1979-80 taxes of \$2,279 -- a 59 percent increase. Sixty percent of the tax bill was for schools but the schools were on double sessions.

One household reported recently buying such a house in Coram not for \$40,000 to \$60,000, but for \$28,000. Those who filed grievances had their assessments lowered by as much as one-third. More than 6,000 Brookhaven property owners filed grievances this past year and in over 90 percent of the cases the town granted some measure of relief. One in seven homes in Brookhaven is said to have possible foreclosure problems.

The consultants were told by many -- residents, government officials, members of the financial community -- that taxes of \$3,000 are about average and frequently taxes run nearly ten percent of the value of the house. Among half of the households interviewed, shelter costs (mortgage, taxes, utilities) came to more than one quarter of their income.

There is nothing wrong with the housing in Coram, except that some of the abandoned homes have been vandalized, in some cases by the vacating owners. There are some social tensions. Although there is little integration in the area, some Coram whites were worried that the proportion of non-whites was increasing. Some of the homes in Coram have been rented; homeowners seem to resent the presence of renters.

Residents of Coram are generally well-educated, middle-class people, aware of their plight, knowledgeable about local government, and with some community organizations. They have not, however, formed strong organizations to press their needs as a group, to rally support, to find housing counselling for troubled families, to market their housing aggressively, etc. Although most respondents in the survey liked their neighborhood, one-fifth reported, perhaps in pique, that their homes were "for sale today."

Town officials are well aware of Coram's problems. The forthcoming 100 percent assessment, scheduled for 1981, should help. If a legal mechanism can be found, earlier reassessment for this area might help more.

The town has joined the Urban County consortium for the coming year. Although Brookhaven has severe housing problems elsewhere, the town may be able to devote a part of its funding to helping Coram. For example, utilizing CD funds, the town, in cooperation with local organizations, may be able to develop a form of home-steading or rent-with-option-to-buy that will be acceptable to the community.

MASTIC-SHIRLEY

Mastic-Shirley, a very large community of perhaps 50,000 persons, is located on the south shore, in eastern Brookhaven. To say that it is on a road to Fire Island, is bordered by a large park with a beautiful and unspoiled river, has water on three sides, a tiny Indian reservation, and is readily accessible from Sunrise Highway makes it sound like a most inviting place to live. The past five years have seen construction of a new shopping center and a number of other new stores.

Unfortunately, the bridge to Fire Island costs 75 cents each way -- a lot of money, if you're poor. The area is flat, and for the most part no more than a few feet above sea level. The streets flood and there are water and sewer problems due to the combination of low-lying land and a high water table. The school district is one of the poorest on the island. North of Sunrise Highway, there is active Brookhaven Airport. In the mid-seventies, the Town of Brookhaven purchased a group of homes in the flight path, but the incidence of abandonment near the airport suggests that the program may not have been sufficiently comprehensive.

Most Mastic-Shirley residents are white, notwithstanding the presence of the small Poospatuck Indian reservation and a gradual influx of black and Hispanic residents. Most are homeowners. In the survey, about

three-quarters reported spending more than 25 percent of their incomes for shelter, as well as driving an average of 35 minutes to work. Residents were rather negative about their neighborhood, but their complaints about poor services, poor utilities, troublesome animals, etc., suggest that area residents feel they are being neglected by government.

Mastic-Shirley used to have a great many modest summer homes, small houses on small lots. As has happened elsewhere on the Island, many of these homes have been winterized and improved. Today there is little evidence of what appeared to be a serious housing problem in the late sixties.

The area, however, is characterized by small, individually owned lots in old subdivisions that predated any zoning. Although the lot size does not meet zoning requirements, the lots are legal and builders have put small homes on them, somehow squeezing in wells and septic tanks. In the mid seventies, these small houses were widely advertised -- they sold in the low twenties, including land, and Farmers Home Administration mortgages were available for them. For no down payment and a one-percent-interest mortgage, a low income family could buy a minimal house. Many did.

The Farmers Home Administration estimates that it holds some 2,500 mortgages in Mastic-Shirley. FmHA will work with owners having financial problems -- mortgage payments can be suspended for six month periods, up to three years, at the end of which time the original mortgage is reamortized increasing monthly payments in order to maintain the original 33-year term.

One resident expressed the belief that there were "600" abandoned FmHA homes in Mastic-Shirley. (FmHA claims 107 homes in its total inventory -- not just Mastic-Shirley -- with 200 or more in the process of foreclosure. About 75 of the approximately 300 homes are rented.)

FmHA is not the only lender with abandoned houses in Mastic-Shirley, but it is the major one. In addition,

because these homes were of marginal quality -- they probably would not meet current FmHA standards -- they may not be so attractive to buyers. FmHA, however, feels it has a market for these homes, once it gains title. They are, after all, still covered by FmHA mortgages, providing the most extraordinary subsidy around.

There were some complaints, in the household survey, that abandoned FmHA homes were not properly maintained. There were many more to the effect that all of the vacant homes were an invitation to crime and vandalism.

Mastic-Shirley is a very large area, with serious physical problems -- water, sewage, roads, lighting, etc. -- plus the problems of abandonment. It should be considered a prime candidate for CD activity. By joining the CD program, Brookhaven will be getting funding of some \$2.8 million annually for the next three years. Mastic-Shirley is too big to tackle altogether in the first year of CD, but the town should consider making a portion of it a CD target area.

REGIS PARK

About fifty miles from New York, Regis Park is located in Islip, just east of Sagtikos State Parkway, north of the main line of the Long Island Railroad and south of Pilgrim Psychiatric Center, where, until recently, many Regis Park residents found full or part-time employment.

Regis Park is a subdivision of inexpensive homes, built shortly after World War II. The land is flat and monotonous, the streets meet in a right-angle grid, and the houses are small.

In the 1968 housing study, the Regis Park profile spoke of streets in poor condition with unfinished edges, lack of grass in the yards to hold the soil, and blowing sand. According to that profile, "there is a bleak and neglected look to Regis Park. Perhaps half to two-thirds of the land is vacant. Except for a few homes

which seem to have been built at a separate time, almost every house has a sagging roof line. Only a few homes are well-maintained. Many houses are vacant and for sale. These are usually in poor condition and have been extensively vandalized.

The profile continued: "...the Town of Islip has... applied to the Department of Housing and Urban Development for a \$1.4 million Intensive Code Enforcement Project in Regis Park and Carleton Park," a nearby larger but similar area.

Concentrated code enforcement worked wonders in Regis Park. From 1969 to 1972 Regis Park received housing rehabilitation assistance and funding for site improvements under the HUD program. Housing conditions were improved and homeownership increased. New single-family homes were built on many of the vacant lots.

A visitor to Regis Park in the mid-seventies would have seen well-paved streets with curbs, grassy lawns, fenced-in yards with chainlink fences, and houses almost all of which were sound and well-maintained.

The town, having helped to transform Regis Park from a deteriorated area into a sound one, turned its attention to other areas, in more serious trouble.

Regis Park, meanwhile, has begun to decline. The houses show signs of disinvestment -- a need for paint and repair. Site improvements are deteriorating. Refuse is collecting on lawns. Once again, there are vacant and abandoned houses. The impacted area has begun to spread beyond its 1968 limits.

In the recent household survey, the population was largely Hispanic; about half were renters; three-quarters were of low or moderate income; three-quarters paid more than 25 percent of their income for rent. These data suggest that the composition of the population has not changed very much since 1968.

One thing has changed, however. In addition to complaints of poor utilities and services, high costs, deterioration, dumping, etc., there were complaints suggesting that a number of the released mental patients may be living in or near Regis Park.

The Town of Islip has been a leader in planning and community development programs. It is attempting to meet its very serious housing problems and has been actively involved in CD since its inception. The current CD program activities, funded at approximately three million dollars, are focussed in Central Islip, Islip Terrace, part of Bay Shore, and the Baywood section of Brentwood.

Since 1975 the town has received \$9,302,000 in Community Development funds. A portion of its CD funds are **being** used for a subsidized loan and grant program, under which approximately 297 homes have been rehabilitated to date. The town also runs a very successful homesteading program: 112 FHA foreclosed homes were acquired through a HUD grant; 71 of these homes have been conveyed to new owners and 28 homes have been assigned. Before taking title, a homesteader must demonstrate a real commitment to the home in several ways: first, by paying \$400 to cover administrative costs and 20 percent of the costs of needed repairs -- a total of, at a minimum, \$1,000; second, by bringing the dwelling to codes standards within eight months; third, by actually living in the unit -- no rentals allowed. After four years, title can pass, but only if the homesteader has maintained the property and paid the bills. In conjunction with the homesteading program, the agency runs a counselling program helping owners with mortgage problems to ward off impending foreclosures. Under a "Rent With Option to Buy Program," the agency acquires run-down and vandalized homes from the VA or private sources, rehabilitates and rents them. After three years, the renter may buy. His rent, which has been placed in escrow, becomes his down payment. The CD agency also assists these families in obtaining Section 235 low interest mortgages. The CD agency also provides paint free of charge to those who will paint the exterior of their homes.

Unfortunately, the town's Community Development needs exceed its funding. Regis Park is backsliding and the residents feel despair. A relatively minor investment of time and money, particularly directed towards the abandoned buildings and the encouragement of a neighborhood organization, might again turn the tide in Regis Park.

NORTH AMITYVILLE

Located at the western edge of Suffolk County, North Amityville lies between Route 110, an industrial corridor, and Zahn's Airport, soon to be closed and turned into an industrial park. Although North Amityville is a poor neighborhood, residents are hopeful. Their homes are going up in value and there are jobs nearby.

In 1968, the area gave the impression of having enormous room for growth. The housing was of mixed quality, and included many substandard units. Residents complained of poor services, poor utilities, noise, vibration, etc.

More than a decade later, the area is no longer rural, most of the housing is good, and 60 percent of the residents say their neighborhood is a good or excellent place to live. About 30 percent, however, complained of poor services and poor utilities.

Despite the general improvement, some problems remained. There is still poverty. Many families -- 60 percent in the survey -- pay more than 25 percent of their incomes for rent. Abandonment is occurring in scattered locations throughout the neighborhood.

Unlike Islip and Huntington, the Town of Babylon has not developed its own administrative structure of capability to implement its housing and CD programs, but uses a consultant to perform these services. The town has recently, however, hired a professional planning director. This year, Babylon is concentrating

much of its CD efforts in the heart of Wyandanch -- a small black school district, with considerable poverty, poor environmental conditions, and poor housing, that has been a continuing problem for some years. The town is instituting housing improvement and homesteading programs in Wyandanch as well as senior citizen center and recreation improvements and commercial revitalization. North Lindenhurst is also getting some assistance.

The other Babylon target area, the Zahn's Airport area, includes the portion of North Amityville adjacent to the airport. The town has recently received two million dollars from the Economic Development Administration for site improvements for the proposed 150-acre Zahn's Industrial Park. A community shopping center, a neighborhood civic center, a housing improvement program, and site improvements are also planned.

North Amityville's more serious housing problems are to be found, not near Zahn's Airport, but closer to Sunrise Highway. Housing improvement and homesteading programs would be of use here, along with improvements to basic services and utilities. With final completion of the Southwest Sewer District facilities, sewage disposal should no longer be a problem, but the hook-up cost may be a burden to some residents.

FLANDERS

Flanders, located in Southampton adjacent to downtown Riverhead, includes a pocket of poverty as well as former seasonal housing and sparsely populated wooded areas. The area is bisected by Flanders Road (Route 24) which has experienced declining economic status due to losses suffered by businesses as a result of the opening of the extension of Route 27. Prior to that, Flanders Road was a major point of entrance to the town, attracting a great deal of transient tourist business. Flanders is less beset by abandonment than the other profile communities. The abandoned buildings are relatively few, and some have been abandoned for many years.

Three dispersed residential clusters were examined. Two of them are located south of Flanders Road and approximate the town's CD Target Areas I and II: an area between Old Quogue Road and Ludlam Avenue (Target Area I), and an area between Albany and Maple Avenues (Target Area II). The third residential cluster is located farther west adjacent to Route 63 and Wildwood Lake.

One of the few major remaining pockets of poor housing in Southampton is located in Target Area I, so named because it was the first area in Southampton to receive CD monies through the 1977 County Consortium Program. Funds from this program were used to build and re-build the three major roads in this Target Area. In 1979 the town received a \$200,000 Single Purpose CD Small Cities Grant for housing rehabilitation and clearance of deteriorated structures in this area.

The buildings within the Ludlam-Old Quogue Road area differ from those in other study areas in several ways. There is a fairly high proportion of mixed uses within the area, including some which are incompatible. Of the estimated 220 buildings within the neighborhood, one-third are non-residential. There is a great deal of open storage throughout the area and very little in the way of landscaping or screening to protect nearby residences.

In this semi-rural area, the keeping of chickens and rabbits and maintaining of a small garden area are not viewed as hobbies but as necessities to a community characterized by very low family income. Neighborhood and family ties are very strong, with 58 percent of the residents having lived in the area for ten years or more.

The housing is much older than the more "suburban" type that predominates in the Albany Avenue area. The buildings are located closer to the road (dating from the pre-automobile days) and tend to be more varied as to building type. Although the single-family house is the rule, the target area also includes migrant labor housing, mobile homes (in varying condition), some

two-family houses, and former commercial structures, now serving as housing.

A windshield survey of building conditions undertaken for the Southampton Small Cities program found few houses or buildings within the area that did not need some repairs. About 35 percent were estimated to need minor repairs, another 39 percent major repairs, and an additional 24 percent with major problems probably required clearance. Five commercial structures also required clearance.

Target Area II is the focus of part of a larger program to revitalize the whole Flanders area. In 1980, Southampton Town plans to participate in the reorganized Suffolk Urban County CD Consortium. Approximately \$1,700,000 of CD funds are expected over the next three years. It is proposed that these funds will be committed for continued improvements in Area I and major road and site improvements in Area II.

Area II includes newer homes and small seasonal homes converted to year-round use. About 70 percent of the homes were found to be in good condition or needing only minor repairs, another 29 percent required rehabilitation and only one percent required clearance.

The area is characterized by poor road conditions. Maintenance of the paved roads has been minimal. There are few road signs. There are no street curbs -- the edges of the street are uneven and often covered with sand. Due to environmentally insensitive subdivision design, coupled with sandy soil, steep slopes, and a lack of landscaping, erosion is a major problem.

The area needs major public road and drainage improvements (which should be partially met through the Community Development program). Homeowners should be encouraged to seed and landscape their properties and take appropriate erosion control measures.

The third area, adjacent to Route 63 and Wildwood Lake, is an isolated post-war subdivision. Its modest homes are in generally good condition, needing only minor repairs. The subdivision is in an attractive setting, on a hill overlooking the lake. Nevertheless, it could use minor street and lighting improvements as well as additional landscaping and erosion control measures.

NORTH BELLPORT

North Bellport is a poor, relatively isolated and inaccessible area, located south of Sunrise Highway. Station Road, which leads to Bellport, cuts through the eastern edge. Although it has a school and a park, North Bellport is really lacking in amenities or even the conveniences of adequate nearby stores.

Unlike the neighborhoods described above, all of which contain substantial numbers of sound houses, North Bellport has few. The worst streets are devastated, with burned-out houses, abandoned houses, and occupied deteriorated ones. A few years ago it might have been possible to undertake a concentrated code enforcement program in the core of North Bellport, but the housing now seems to have become too deteriorated. Substantial clearance is undoubtedly necessary, and there will probably be no viable reuse of the land, except for greening or perhaps garden plots if the soil is good enough and the residents are interested.

The containment of blight is as important as clearance. Some of the same problems that afflict North Bellport appear to be spreading to nearby areas that are presently being developed. It has been found, in recent years, that in the case of a large blighted area, such as North Bellport, it is important to focus improvement efforts on the perimeter of the area, to stop its growth and begin to shrink it. Otherwise, as the center empties, the circle of blight grows.

It is expected that Brookhaven, now re-entering the CD program, will begin efforts to clear parts of North Bellport. Some relocation housing will probably be required for lower-income renters living in the worst housing.

Chapter Six
CONCLUSIONS AND RECOMMENDATIONS

CONCLUSIONS

1. There is less deteriorated housing in Suffolk County today than a decade ago, both relatively and in absolute numbers. Many of the small pockets of deterioration and scattered substandard houses have either been upgraded or demolished as the result of normal market action. Some of the larger pockets of deteriorated housing have been eliminated or dramatically improved as the result of government action.

Huntington Town, utilizing Federal programs, has been actively working to eliminate blight since the late fifties; Islip, since the late sixties; and Babylon, East Hampton, Riverhead, Southold, and Southampton since the beginning of the Community Development program in the mid-seventies. In 1980, for the first time, all of the towns will receive CD funding, thereby committing themselves to work towards eliminating blight and providing housing assistance for lower income households. Among the villages, all those within the towns of Huntington, Babylon, and Islip are expected to participate in CD, as are Patchogue, Port Jefferson, Greenport, and Sag Harbor.

In contrast to the situation a decade ago, when 40 units of subsidized housing in Huntington represented the total for the entire county, today there are about 10,000 existing subsidized units in the county. Although 95 percent of these units are located in western and central Suffolk, there are some in the eastern towns as well.

2. Some intractable housing blight still remains. North Bellport is by far the most seriously blighted area in the county. At the core, it consists almost entirely of abandoned, burned, or seriously deteriorated houses; at the edges, its housing problems are spreading into neighboring communities.

Central Islip remains a serious problem area. Probably only the massive efforts made by the town have prevented the neighborhood from having even more serious problems.

Wyandanch continues to have extensive but dispersed deterioration.

3. Countywide, the most serious new housing problem today is abandonment. Abandonment of sound housing was not evident in the earlier housing surveys; now it is widespread, but particularly prevalent in Brookhaven, Islip, and Babylon towns.

Foreclosures have tripled during the past five years. In 1979, there were almost 1,500 foreclosures, occurring primarily in the towns of Islip and Brookhaven, followed by Babylon.

Certain factors accounting for abandonment -- marital breakups or loss of jobs -- are not housing problems. Other factors -- the sale of homes to buyers who are only marginally able to afford homeownership and maintenance or do not fully comprehend the responsibility they have assumed, and the blighting influence of abandoned units on neighboring homes -- are housing problems and must be considered in the development of a housing program.

4. Despite the tremendous increase in the number of subsidized units in the county, there remains a serious shortage of affordable rental housing for low and moderate income households, both elderly and family. The telephone survey indicates that more than 20,000 renter households pay more than 25 percent of their income for rent and utilities. In addition, perhaps 75,000 homeowners pay more than 25 percent of their income for shelter.

The continued occupancy of deteriorated housing and the growing tide of abandoned sound housing can both be looked on as symptoms of a lack of affordable housing.

At the present time, there are two factors influencing the magnitude of the problem of deficient housing: abandonment and deterioration. Abandonment is occurring in areas without deterioration, but wherever there is deterioration there is also likely to be abandonment. There is also the problem of providing decent affordable housing for lower income households, of which, according to the telephone survey, there are some 115,000 in the county. This includes one-quarter of the households in western Suffolk, two-fifths of those in Brookhaven, and one-half in the eastern towns.

These problems are likely to get worse. Widespread deterioration can be persistent and stubborn, particularly when root causes, such as unemployment, remain. The neighborhoods with deteriorated housing in Suffolk County are all neighborhoods with long-standing problems. CD or other funding has been used in the effort to improve some of them.

Abandonment, coupled with rising taxes and rising fuel costs, tends to lead to more abandonment. The lack of a strong market for existing houses particularly in central and eastern Brookhaven depresses values and makes abandonment a tempting alternative for those who owe the bank more than current sales price of comparable homes.

RECOMMENDATIONS

Improving Neighborhoods

1. Municipalities should apply each year, over time, for all available relevant Federal programs. Eliminating blight takes a long time and is extremely costly. Outside funding is essential; the major -- to all intents and purposes the only -- source of such funding is the Federal government. There is intense competition among municipalities for the limited funding that is available.
2. Municipalities should concentrate Community Development efforts in needy neighborhoods for a period of no less than five years. The more concentrated the effort, the greater its impact.

3. Municipalities should use home improvement and concentrated code enforcement programs to contain blight and remove its less serious manifestations. These programs can be used to improve the condition of occupied units and provide low interest loans and grants for owner-occupants. They are applicable to the perimeter and less devastated portions of North Bellport as well as to other deteriorated areas in the county.
4. Municipalities should utilize homesteading programs in locations where there is little or no investment incentive, but deterioration is not too widespread. They should be part of a larger program of community-wide improvements, such as code enforcement and weatherization. Programs should be set up to teach the rehabilitation skills that are necessary for an effective homesteading program.
5. Municipalities should continue to monitor, and, where necessary, assist, those areas that have been improved with government assistance. Housing conditions in Regis Park, which had been a code enforcement success story, are again deteriorating. The expense of maintaining a continuing presence is far less than the losses that will be sustained if the neighborhood continues to decline.
6. Municipalities should upgrade services as part of the concentrated effort to improve blighted neighborhoods. Residents living in the deficient areas that were surveyed complained of such problems as lack of street lighting, inferior water supply, and poor drainage.
7. The Town of Brookhaven should clear the devastated core of North Bellport of vacant and dilapidated buildings. The town should consider using cleared land for community gardens or other neighborhood purposes since there is no market for new construction there at the present time.

Increasing the Supply of Affordable Rental Housing

1. The county should encourage establishment of a non-profit community housing management company or companies to guarantee proper management of assisted housing.

2. Municipalities should encourage Section 8 new construction for both families and senior citizens. The countywide shortage of subsidized housing cannot be entirely met through the use of abandoned houses. Municipalities should encourage such new construction with zoning actions and with their Housing Assistance Plan.
3. Municipalities should make special efforts to place new senior citizens housing in accessible locations. CD funding can assist in planned acquisition and the provision of services to encourage sponsors to provide for the needs of the elderly.
4. Other towns should consider following the lead of Babylon in legalizing and controlling existing two-family units and new conversions.

Reduce the Blighting Effect of Abandoned Dwellings

1. The mortgage lenders should take prompt action to secure and maintain a house as soon as it is vacated. A sign affixed to each boarded-up unit should list an emergency telephone number to permit timely reporting of vandalism or lack of proper maintenance.
2. Lending institutions or mortgage insurers should be encouraged to facilitate re-occupancy of vacant housing units on an interim basis, pending ultimate sale to responsible households, municipalities or not for profit groups.
3. Lending institutions, mortgage insurers, municipalities and not for profit groups should investigate mechanisms for utilizing abandoned dwellings as rental units for low and moderate income families and for insuring the proper maintenance of these units notwithstanding their dispersed location. The proper management of these properties is the key to neighborhood improvement, maintenance of values, and, ultimately, neighborhood acceptance. (The household interviews revealed homeowner concerns about renters in single-family houses.)
4. To catch blight before it spreads, municipalities and not for profit groups should establish a special

fund for spot acquisition of privately-owned or VA-owned single, abandoned and deteriorating houses in otherwise sound neighborhoods. (Unfortunately, VA houses, unlike FHA homes, are not being made available for homesteading.)

5. Municipalities should encourage neighborhood organizations in troubled neighborhoods to undertake a "Home Watch" program in order to help reduce vandalism at vacant homes.

Preventing the Spread of Abandonment

1. The Federal government, municipalities, and not for profit agencies sponsoring subsidized homeownership programs should require buyers to make some substantial commitment to their homes before taking title. The various homesteading programs in the county require this. In contrast, the Farmers Home Administration program is vulnerable to abuse, because low income purchasers can take title immediately to homes on which they have made no down payment. From the standpoint of the owner, unless the value of the house has risen appreciably, there is nothing to lose by walking away from the house: it takes many years to build up an equity.
2. The municipalities and not for profit agencies should expand the homesteading program. Abandoned units have created a large stock of available family housing that needs rehabilitation and can be used to house qualified families in stable neighborhoods, and also help to maintain the stability of those neighborhoods. Brookhaven, the hardest hit by abandonment, has no homesteading at all, except for that undertaken by the Suffolk Community Development Corporation.
3. The county should institute or otherwise provide counselling programs for both existing and prospective homeowners. In many cases homes have been sold to those who can only marginally afford them, or who do not appreciate the responsibilities and costs of homeownership. Counselling is provided by the towns that have undertaken neighborhood improvement programs and homesteading, and by SCDC in its homesteading program. The Farmers Home Administration is to

be commended on its recent initiation of a counseling program for future homeowners.

4. As an emergency measure, Brookhaven should reduce the assessments to reflect the true value of all of the relatively new tract housing in areas such as Coram. This may enable some families to continue to live in their homes, and should help to stabilize, if not increase, property values.

APPENDIX ONE

ASSISTED HOUSING: DETAILED DATA

Table A1-1

EXISTING PUBLIC AND PUBLICLY ASSISTED HOUSING UNITS*

Location	Name of Project or Sponsor	Program	Year Com- pleted	Type		
				Family	Senior Citizen	All Units
<u>Western Suffolk</u>						
Babylon						
Town-wide	Town	Existing Sec. 8	-	65	35	100
Town-wide	SCDC	Single Fam. Home	-	17	-	17
Town-wide	SCDC	Existing Sec. 8	-	9	5	14
Total				91	40	131
Islip						
Town-wide	Town	Existing Sec. 8	-	111	111	222
Town-wide	Town	Homestead Program	-	116	-	116
Town-wide	SCDC	Existing Sec. 8	-	17	8	25
Town-wide	SCDC	Single Fam. Home	-	3	-	3
Bay Shore	Pennatiquit Village	Turnkey Public Housing	1975	-	80	80
N. Bay Shore	Tudor Lane	Turnkey Public Housing	1975	18	-	18
Oakdale	Ochers Gardens	Turnkey Public Housing	1975	-	100	100
Central Islip	Allyn P. Robison Village	Turnkey Public Housing	1978	-	100	100
Bay Shore	N/A	Turnkey Public Housing	u.c.	-	54	54
Brentwood	Village at Brentwood	Sec. 8 New Const.	1978	-	100	100
Central Islip	Hamilton Village	Sec. 8 New Const.	1978	-	46	46
Total				265	599	864
Huntington						
Town-wide	Town	Existing Sec. 8	-	100	-	100
Huntington Station	Gateway Gardens	Public housing	1964	30	10	40
Huntington Station	Whitman Village	Section 236	1970	216	46	262
Greenlawn	Paumanack Village	Sec. 202, Sec. 8 New Const.	1979	-	300	300
Huntington Station	Lincoln School	Sec. 8 Subst. Rehab.	u.c.	30	-	30
Total				376	356	732
Smithtown						
Town-wide	SCDC	Existing Sec. 8	-	6	3	9
Smithtown	Village of St. John	Sec. 8 New Const.	u.c.	-	298	298
Total				6	301	307
<u>Central Suffolk</u>						
Brookhaven						
Town-wide	SCDC	Existing Sec. 8	-	110	47	157
Town-wide	SCDC	Single Fam. Home	-	17	-	17
Coram	Homestead Village	Section 236	1971	381	100	481
Ronkonkoma	Brookwood on the Lake	Sec. 8 New Const.	1978	-	336	336
East Patchogue	Avery Village	Sec. 8 New Const.	1979	-	300	300
Selden	St. Joseph's Village	Sec. 8 New Const.	u.c.	-	199	199
Total				508	982	1,490
Patchogue V.						
	Village	Exist. Sec. 8	-	50	-	50
	Northwood Village	Sec. 8 New Const.	1979	-	72	72
Total				50	72	122
<u>Eastern Suffolk</u>						
Riverhead						
Town-wide	Town	Existing Sec. 8	-	32	18	50
Town-wide	SCDC	Existing Sec. 8	-	6	3	9
Townwide	SCDC	Single Fam. Home	-	1	-	1
Riverhead	Millbrook	Sec. 8 Subst. Rehab.	u.c.	145	-	145
Total				184	21	205
Southampton (incl. Sag Harbor)						
Town-wide	SCDC	Existing Sec. 8	-	6	2	8
Town-wide	SCDC	Single Fam. Home	-	2	-	2
Total				8	2	10
Southold						
Townwide	SCDC	Existing Sec. 8	-	1	-	1
East Hampton						
Town-wide	SCDC	Existing Sec. 8	-	7	3	10
County Total				1,496	2,076	3,872

u.c.: Under construction.

*Not including Section 235 and FmHA program or Home Improvement Programs.

Source: Suffolk County Planning Department.

Table A1-2

APPROVED PUBLIC AND PUBLICLY ASSISTED HOUSING UNITS

Location	Name of Project or Sponsor	Program	Family	Type Sr. Citizen	All Units
<u>Western Suffolk</u>					
Babylon					
Wyandanch	Town	Homesteading	17	-	17
Islip					
N. Babylon	Clinton Park	Sec. 8 New Const.	21	-	21
Bay Shore	Neale Village	Sec. 8 New Const.	18	-	18
Central Islip	Lowell Ave.	Sec. 8 Subst. Rehab.	30	-	30
Total Islip			69	-	69
<u>Eastern Suffolk</u>					
Riverhead					
Riverhead	500 Doctors Path	Sec. 8 New Const.	40	-	40
Riverhead	United Method- ist Retirement Communit.	Sec. 202, Sec. 8 New Const.	-	115	115
Total Riverhead			40	115	155
<u>East Hampton</u>					
Town & Sag Harbor	SCDC	Exist. Sec. 8	25	-	25
<u>County Total</u>			151	115	266

Source: Suffolk County Planning Department.

APPENDIX TWO

TELEPHONE SURVEY: BACKGROUND DATA AND QUESTIONNAIRE

Table A2-1

COMPUTATION OF WEIGHTING FACTORS FOR TELEPHONE SURVEY RESPONSES

	A		B		C	D		E	F	G
	No.	Population % of Total		Mean House- hold Size		No.	Households % of Total			
Western Suffolk	875,618	65.64	3.92	233,372	63.286	392	1.614			
Central Suffolk	353,629	26.51	3.58	98,779	26.787	295	0.908			
Eastern Suffolk	104,702	7.85	2.86	36,609	9.928	307	0.323			
Total	1,333,949	100.00	3.617	368,760	100.00	994	-			

NOTES:

- A. Source: Long Island Lighting Company Population estimates for January 1, 1979
- C. Source for western, central, and eastern Suffolk: 1979 Telephone Survey. Suffolk total computed by dividing population total by derived household total.
- D. Computation for western, central, and eastern Suffolk, column A divided by column C.
- F. 1979 Telephone Survey
- G. Computation: column E divided by column F.

Table A2-2

UNWEIGHTED NUMERICAL RESPONSES BY AGE OF HEAD, INCOME AND TENURE

Location	Suffolk County	Age of Head of Household*					Household Income					Tenure	
		Under 35		35-44		45-54		55-64		65 & Over		Owner	Renter
		Total*	Under	Total*	Under	Total*	Under	Total*	Under	Total*	Under		
Western	392	74	148	95	47	26	27	29	41	61	90	79	360
Central	295	76	86	38	34	41	27	36	51	61	29	12	259
Eastern	307	71	43	43	52	97	63	46	46	39	35	18	260
Suffolk County	994	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

* Weighted Totals

NA: Not applicable.

Source: 1979 Telephone Survey, RFPW, Golden Communications.

FACSIMILE QUESTIONNAIRE

Golden Communications Co.
1170 Mamaroneck Avenue
White Plains, New York 10605

Area:
Western Suffolk _____
Brookhaven _____
Eastern Suffolk _____

P.O. 1285
May 1979

Interviewer _____

Good morning/afternoon/evening. I'm _____ from Golden Communications, the national public opinion research firm. We are conducting a survey here in Suffolk County, and I'd like to speak to the head of the household. Is he or she home? (IF HEAD OF HOUSEHOLD IS NOT HOME, ASK TO SPEAK TO THE "SPOUSE OF THE HEAD OF HOUSEHOLD") (IF NECESSARY, REPEAT SALUTATION TO RESPONDENT AND CONTINUE.)

I'd like to ask you a few questions about your household. Your answers will be kept completely anonymous. We are merely collecting some information to help us understand the needs of the different kinds of people who live in the County. This information will be most helpful in assuring sound future planning of Suffolk County. The first question is...

1a. What is the age of the head of your household? (IF RESPONDENT SAYS "There is no head to this household", ASK Q1b)

18 - 24 years---	10- 1	55 - 64 years-----	5
25 - 34 years---	2	65 years and over--	6
35 - 44 years---	3	Refused-----	7 (TERMINATE AND DO NOT COUNT TOWARD QUOTA)
45 - 54 years---	4		

1b. What is the age of the oldest member of your household?

18 - 24 years---	11- 1	55 - 64 years-----	5
25 - 34 years---	2	65 years and over--	6
35 - 44 years---	3	Refused-----	7 (TERMINATE AND DO NOT COUNT TOWARD QUOTA)
45 - 54 years---	4		

2. How many persons live in your household - including yourself?

One--- 12-1	Three--- 3	Five--- 5	Seven----- 7
Two--- 2	Four--- 4	Six--- 6	Eight or more--- 8

3a. How many people in your household are employed at a job for a minimum of 30 hours a week?

One-----13- 1	(ASK Q3b and 3c)	None----- 5	(SKIP TO Q6)
Two----- 2)		
Three----- 3) ASK Q4a & 4b		
Four or more- 4) and Q5a & 5b		

3b. Does the person who is employed full-time mainly use a private automobile to get to work most of the time, or does he or she mainly use some other type of transportation to get there?

Private auto----- 14-1	(ASK Q3c)	Other type--- 2	(SKIP TO Q6)
------------------------	-----------	-----------------	--------------

3c. Approximately how long does it take for him or her to drive or be driven to work?

Less than 15 minutes- 15-1	31 to 45 minutes-- 3	61 to 90 minutes--- 5	Not sure-- 7
15 to 30 minutes----- 2	46 to 60 minutes-- 4	More than 1½ hours- 6	

(SKIP TO QUESTION 6)

4a. Does the oldest person in this household who is employed full time mainly use a private automobile to get to work most of the time or does he or she mainly use some other type of transportation to get there?

Private automobile----- 16- 1	(ASK Q4b)	Other type--- 2	(SKIP TO Q6)
-------------------------------	-----------	-----------------	--------------

4b. Approximately, how long does it take for this household member to drive or be driven to work?

Less than 15 minutes----- 17- 1	46 to 60 minutes----- 4	Not sure--- 7
15 to 30 minutes----- 2	61 to 90 minutes----- 5	
31 to 45 minutes----- 3	More than 1½ hours-- 6	

5a. Does the next to oldest person in this household who is employed full time mainly use a private automobile to get to work most of the time or does he or she mainly use some other type of transportation to get there?

Private automobile----- 18- 1	(ASK Q5b)	Other type----- 2	(SKIP TO Q6)
-------------------------------	-----------	-------------------	--------------

5b. Approximately how long does it take for this household member to drive or be driven to work?

Less than 15 minutes---	19- 1	46 to 60 minutes----	4	Not sure----	7
15 to 30 minutes-----	2	61 to 90 minutes----	5		
31 to 45 minutes-----	3	More than 1½ hours--	6		

ASK EVERYONE:

6. How many years have you lived in your present home?

Less than 1 year--	20- 1	7 to 10 years-----	4	Over 20 years----	7
1 to 3 years-----	2	11 to 15 years----	5	Not sure-----	8
4 to 6 years-----	3	16 to 20 years----	6		

7. Do you own or do you rent the home in which you live here in Suffolk County?

Own----- 21- 1 (SKIP TO Q9a) Rent---- 2 (CONTINUE)

8a. How much is your present monthly rent for this home? (IF "Not sure" ASK FOR BEST GUESS)

\$ _____ 22- Not sure---- 23- Y
23-

8b. What was your monthly rent for this home a year ago? (IF "Not sure" ASK FOR BEST GUESS)

\$ _____ 24- Not sure---- 25- Y
25-

(ALL RENTERS: SKIP TO Q10)

9a. Do you have a mortgage on your home here in Suffolk County?

Have mortgage--- 26- 1 (CONTINUE) Do not have mortgage---- 2 (SKIP TO Q9d)

9b. In total, approximately how much per month do you presently pay for amortization and interest on this mortgage for home-owner's insurance and for your property taxes on this home? (REMIND RESPONDENT IT IS TOTAL AMOUNT. (IF "Not sure" ASK FOR BEST GUESS)

\$ _____ 27- Not sure---- 28- Y
28-

9c. In total, approximately how much per month did you pay a year ago for amortization and interest on your mortgage for home-owner's insurance and for your property taxes on this home? (REMIND RESPONDENT IT IS TOTAL AMOUNT. (IF "Not sure" ASK FOR BEST GUESS)

\$ _____ 29- Not sure---- 30- Y
30-

9d. Is this home of yours in Suffolk County for sale today or isn't it for sale today?

For sale----- 31-1 Not for sale---- 2 Not sure---- 3

ASK EVERYONE:

10. Approximately how much do you estimate you spent in total for fuel oil, gas, and electricity in your home last year? (IF "Not sure"): Well, what is your best guess?

\$ _____ 32-
33-

11a. Now also for statistical purposes only, would you please tell me in which of the following groups the total gross yearly income in 1978 of your household, counting all members and including all sources of income, falls:

Less than \$5,000--	34- 1	\$15,000 to \$19,999--	4	\$30,000 to \$34,999--	7	Not sure--	0
\$5,000 to \$9,999--	2	\$20,000 to \$24,999--	5	\$35,000 to \$39,999--	8	Refused--	X
\$10,000 to \$14,999-	3	\$25,000 to \$29,999--	6	\$40,000 and over----	9		

11b. The year before -- that is, in 1977 -- in which of these groups did your total yearly household income fall?

Less than \$5,000--	35- 1	\$15,000 to \$19,999--	4	\$30,000 to \$34,999--	7	Not sure--	0
\$5,000 to \$9,999--	2	\$20,000 to \$24,999--	5	\$35,000 to \$39,999--	8	Refused---	X
\$10,000 to \$14,999-	3	\$25,000 to \$29,999--	6	\$40,000 and over---	9		

Thank you very much for your help and cooperation!

INTERVIEWER: RECORD ONLY - DO NOT ASK: Sex: Male--- 36- 1 Female--- 2

THIS IS A BONA FIDE INTERVIEW AND HAS BEEN OBTAINED ACCORDING TO ALL INTERVIEWER AND STUDY SPECIFICATIONS FOR THIS SURVEY.

(Interviewer's Signature)

Interview Number Date of Interview

1979

Time of Day Completed _____ a.m.
p.m.

Interview validated by _____

Date of Validation _____ 1979

APPENDIX THREE

DEFICIENT HOUSING

1978 FIELD SURVEYS AND FORECLOSURE METHODOLOGY

Appendix 3

METHODOLOGY FOR DETERMINING THE VOLUME OF RESIDENTIAL FORECLOSURES, BY LENDING INSTITUTIONS, AND THE GEOGRAPHIC LOCATION OF FORECLOSED PROPERTIES

The extraction of the information needed for this study from the public records of court actions was a tedious and time-consuming process. However, the identification of the lending institutions and the extent of their involvement was relatively simple compared with the determination of the geographic location of the foreclosed dwellings. The first required two steps; the second required twelve. For those wishing to replicate the procedure, the steps are as follows:

Step 1 -- Consult the Court and Trust Fund Register. Two volumes, one listing foreclosures recorded between January 1, 1973 and December 31, 1978 and a second listing those recorded between January 1, 1979 and the present can be consulted at the Office of the County Clerk in Riverhead. Arrangements can be made to obtain records for an earlier period, if necessary. Foreclosures are alphabetized by plaintiff and are entered daily. Each handwritten entry includes the court action number; date recorded; name of plaintiff, name of defendant; and, once the sheriff's sale has occurred, a notation indicating that the sale produced surplus moneys -- which may be reclaimed by the defendant (the former owner); the proceeds equalled the indebtedness; or the proceeds were insufficient to cover the indebtedness and therefore resulted in the imposition of a deficiency judgment against the defendant.

Lenders include private individuals as well as banks, savings and loan associations and mortgage corporations; borrowers include both individuals and corporations. To avoid the possible inclusion of non-residential foreclosures, exclude records in which the plaintiff appeared to be a private party or the defendant was a corporate entity.

Compile an alphabetical list of the institutional lenders whose names are found in the Register; tally the number of entries, by year, for each lender. Also

copy handwritten entries for the selected period. (For this study, the 1979 volume was used. The decision to attempt to determine the location of recently foreclosed properties was made during the late summer of 1979. All recorded entries were obtained at that time. Additional entries were picked up at regular intervals, ending in January, 1980.)

Step 2 -- Obtain three or four year old telephone directories and attempt to find the address of each defendant from them. The address can be considered correct if the name is unique or at least uncommon and if the spelling, first name, initials and suffix (e.g., Jr.) match the foreclosure record. A good match can be obtained in approximately 15 percent of the cases.

Step 3 -- Alphabetize the names for which addresses are still required. This list should include the name of the plaintiff (lender), the date of the foreclosure, and the action number. These are required in order to insure a match with the defendant's name in the Lis Pendens Indexes and in the Lis Pendens File.

Step 4 -- Consult the Lis Pendens Index to obtain a Lis Pendens File Number. Both the foreclosure action files and the Lis Pendens files contain a description of the property, accompanied in most cases by a tax or subdivision map reference and in about 20 percent of the cases by a street address. Since the Lis Pendens files are available on microfilm and the foreclosure action files are not, Lis Pendens files can be used except in the few cases where spelling or other problems make it impossible to obtain a file number.

Step 5 -- List the Lis Pendens file numbers in numerical order.

Step 6 -- Search the Lis Pendens file. Note the street address, tax map and/or subdivision map reference under the name of the defendant on the alphabetized listing. Where no other information is available, note the location from the property description.

Step 7 -- Obtain the foreclosure action file if no Lis Pendens number has been found for the defendant. The original files must be requested individually, by action

number. Files are grouped in a pre-1977 area, a 1978-79 area, and in a special area for properties with Torrens Titles.

Step 8 -- Transfer all known addresses to the master list that was compiled in Step 1. Use the name of the lender and date of foreclosure as a guide.

Step 9 -- Convert each tax map reference to a street address or street location. These can be derived from the parcel in question or from adjoining parcels if the address of the owner of record does not match the tax map location.

Step 10 -- Convert plat (subdivision map) descriptions to tax references and proceed as in Step 9.

Step 11 -- Recheck telephone books to obtain additional street address numbers where possible.

Step 12 -- Transfer remaining addresses and street locations to the master list for office tabulation and analysis.

Table A3-1

1978 - 1979 HOUSING SURVEY

Tract and Community	Abandoned				Substandard		
	Sound	Dete- rio- rated	Dila- pi- dated	Total	Dete- rio- rated	Dila- pi- dated	Total*
N. Amityville							
1232.02	27	4	3	34	12	1	20
1233.01	9	4	6	19	20	-	30
1233.02	5	4	3	12	9	-	16
Wyandanch							
1224.03	14	2	2	18	-	-	4
1224.05	10	1	-	11	1	-	2
1224.06	37	13	15	65	12	-	40
1225.01	52	14	2	68	20	1	37
1227.04	4	-	-	4	-	-	-
Lake Ronkonkoma							
1354.03	3	2	-	5	3	1	6
1458.05	4	-	-	4	2	3	5
1458.06	5	1	-	6	3	1	5
1466.04	4	-	-	4	2	-	2
1466.05	-	1	1	2	6	2	10
1585.02	3	1	-	4	1	-	2
1585.12	2	-	-	2	3	-	3
1586.01	4	-	-	4	7	2	9
1586.04	1	1	-	2	4	1	6
Brentwood							
1456.01	7	1	-	8	5	-	6
1456.02	13	2	-	15	1	-	2
1456.03	33	6	3	42	18	1	28
1456.04	11	2	-	13	4	-	6
1456.05	6	-	-	6	-	-	-
1457.02	14	2	2	18	5	1	10
1460.01	6	1	-	7	5	-	6
1461.04	4	1	-	5	-	-	1
1461.05	10	2	-	12	5	-	7
1462.01	10	2	-	12	2	-	4
1462.04	28	-	-	28	1	-	1
Central Islip							
1457.03	n/a	n/a	n/a	16	3	1	n/a
1457.04	n/a	n/a	n/a	21	4	-	n/a
1458.04	n/a	n/a	n/a	6	1	-	n/a
1462.02	n/a	n/a	n/a	37	6	-	n/a
1462.03	n/a	n/a	n/a	60	33	-	n/a
1464.03	n/a	n/a	n/a	55	9	-	n/a
1464.04	n/a	n/a	n/a	20	4	-	n/a

Table A3-1 (cont/d)

1978 - 1979 HOUSING SURVEY (Cont/d)

Tract and Community	Abandoned				Substandard		
	Sound	Dete- rio- rated	Dila- pi- dated	Total	Dete- rio- rated	Dila- pi- dated	Total*
No. Bay Shore							
1459.01	18	2	1	21	4	-	7
1459.02	22	1	-	23	4	-	5
1460.02	13	3	-	16	4	-	7
1461.02	6	-	-	6	-	-	-
1467.03	10	1	-	11	1	-	2
West Islip							
1467.04	2	1	-	3	-	-	1
1467.05	-	-	-	-	-	-	-
1467.06	4	-	-	4	-	-	-
1468.	2	-	-	2	1	-	1
1469.01	3	1	-	4	-	-	1
1469.02	-	-	-	-	-	-	-
1470.01	2	1	-	3	-	5	6
Port Jefferson							
1582.04	-	-	2	2	39	-	41
Rocky Point							
1884.01	6	4	3	13	1	1	9
Coram							
1581.13	1	-	-	1	-	-	-
1583.09	13	7	1	21	4	-	12
1583.13	10	1	-	11	-	-	1
1583.14	39	2	-	41	1	-	3
1587.04	9	9	2	20	2	3	16
Gordon Heights							
1587.05	21	9	1	31	9	18	37
Selden							
1585.09	10	3	-	13	14	12	29
Medford							
1587.11	4	3	1	8	4	-	8
1587.12	24	3	3	30	7	1	14
1591.04	13	-	-	13	2	-	2
Holtsville							
1588.03	3	-	-	3	1	1	2
N. Patchogue							
1588.04	10	9	6	25	9	4	28

Table A3-1 (cont/d)

1978 - 1979 HOUSING SURVEY (Cont/d)

Tract and Community	Abandoned				Substandard		
	Sound	Dete- rio- rated	Dila- pi- dated	Total	Dete- rio- rated	Dila- pi- dated	Total*
Patchogue							
1589	3	5	4	12	38	-	47
1590	2	6	1	9	30	-	37
E. Patchogue							
1591.02	4	1	-	5	4	3	8
1591.05	7	-	-	7	4	-	4
N. Bellport							
1591.03	37	33	32	102	23	5	93
Shirley							
1594.03	39	4	2	45	17	7	30
1595.05	14	1	-	15	4	2	7
1595.06	34	-	-	34	-	1	1
Mastic							
1594.04	15	3	-	18	24	9	36
1595.04	18	-	-	18	18	9	27
Mastic Beach							
1595.02	25	3	-	28	24	8	35
Wading River							
1697.01	n/a	n/a	n/a	n/a	13	7	20
Calverton - Roanoke							
1697.02	n/a	n/a	n/a	n/a	24	10	34
Riverhead							
1698	n/a	n/a	n/a	n/a	44	5	49
Northville - Aquebogue - Jamesport							
1699	n/a	n/a	n/a	n/a	214	61	275
Greenport							
1701	n/a	13	5	18	33	-	51
Shelter Island							
1803	n/a	n/a	n/a	n/a	4	-	4
Riverside - Flanders							
1904.01	11	11	15	37	29	5	60

* Total substandard includes deteriorating and dilapidated units that are abandoned plus those that are occupied.

Table A3-2

SELECTED CENSUS TRACTS SHOWING CHANGES IN HOUSING CONDITIONS BETWEEN 1967 AND 1971 SURVEYS AND 1979 SURVEY

<u>Tract and Community</u>	<u>Sub-standard 1967 or 1971</u>	<u>Sound Abandoned and Sub- standard 1979</u>	<u>Difference 1967, 71-79</u>
N. Amityville			
1232.02	59	47	-12
1233.01	44	39	- 5
1233.02	18	21	+ 3
Wyandanch			
1224.03	46	18	-28
1224.05	7	12	+ 5
1224.06	19	77	+58
1225.01	73	89	+16
1227.04	11	4	- 7
Lake Ronkonkoma			
1354.03	76	9	-67
1458.05	69	9	-60
1458.06	23	10	-13
1466.04	7	6	- 1
1466.05	12	10	- 2
1585.02	18	5	-13
1585.12	17	5	-12
1586.01	33	13	-20
1586.04	11	7	- 4
Brentwood			
1456.01	-	13	+13
1456.02	-	16	+16
1456.03	65	61	- 4
1456.04	22	17	+ 5
1456.05	4	6	+ 2
1457.02	36	24	-12
1460.01	3	12	+ 9
1461.04	-	5	+ 5
1461.05	-	17	+17
1462.01	-	14	+14
1462.04	-	29	+29
Central Islip			
1457.03	42	20	-22
1457.04	26	25	- 1
1458.04	2	7	+ 5
1462.02	1	43	+42
1462.03	17	93	+76
1464.03	-	64	+64
1464.04	4	24	+20

Table A3-2 (cont/d)

SELECTED CENSUS TRACTS SHOWING CHANGES IN HOUSING CONDITIONS BETWEEN 1967 AND 1971 SURVEYS AND 1979 SURVEY (CONT/D)

<u>Tract and Community</u>	<u>Sub-standard 1967 or 1971</u>	<u>Sound Abandoned and Sub-standard 1979</u>	<u>Difference 1967, 71-79</u>
N. Bay Shore			
1459.01	16	25	+ 9
1459.02	4	27	+23
1460.02	-	20	+20
1461.02	-	6	+ 6
1461.03	-	12	+12
West Islip			
1467.04	-	1	+ 1
1467.05	-	-	-
1467.06	9	3	- 6
1468	12	3	- 9
1469.01	-	4	+ 4
1469.02	1	-	- 1
1470.0	12	7	- 5
Port Jefferson			
1582.04	226	41	-185
Rocky Point			
1584.01	37	15	-22
Coram			
1581.13	10	1	- 9
1583.09	16	25	+ 9
1583.13	1	11	+10
1583.14	1	41	+40
1587.04	15	25	+10
Gordon Heights			
1587.05	53	58	+ 5
Selden			
1585.02	99	39	-60
Medford			
1587.11	11	8	- 3
1587.12	11	38	+27
1591.04	9	15	+ 6
Holtsville			
1588.03	10	5	- 5
N. Patchogue			
1588.04	36	38	+ 2
Patchogue			
1589	150	50	-100
1590	268	39	-229

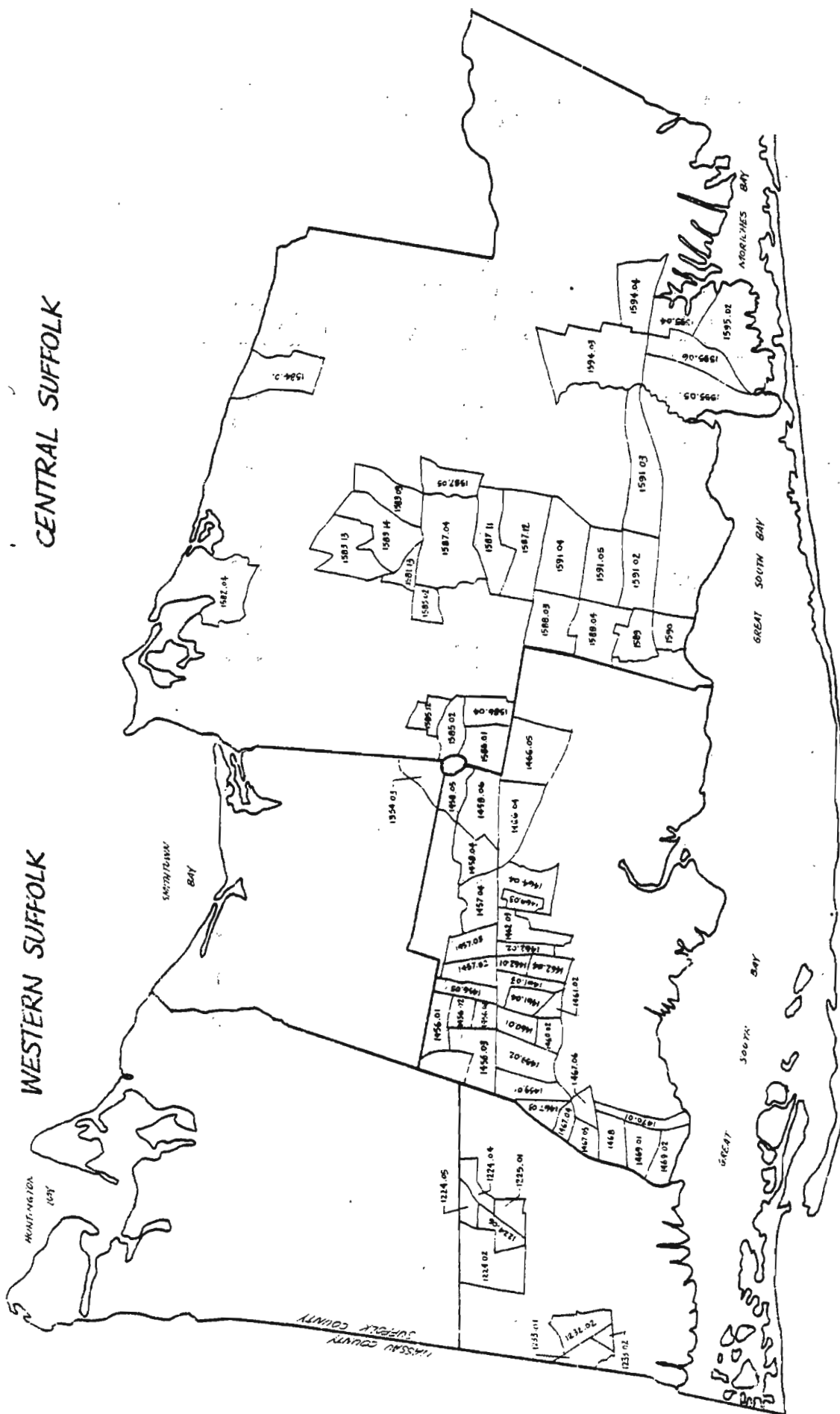
Table A3-2 (cont/d)

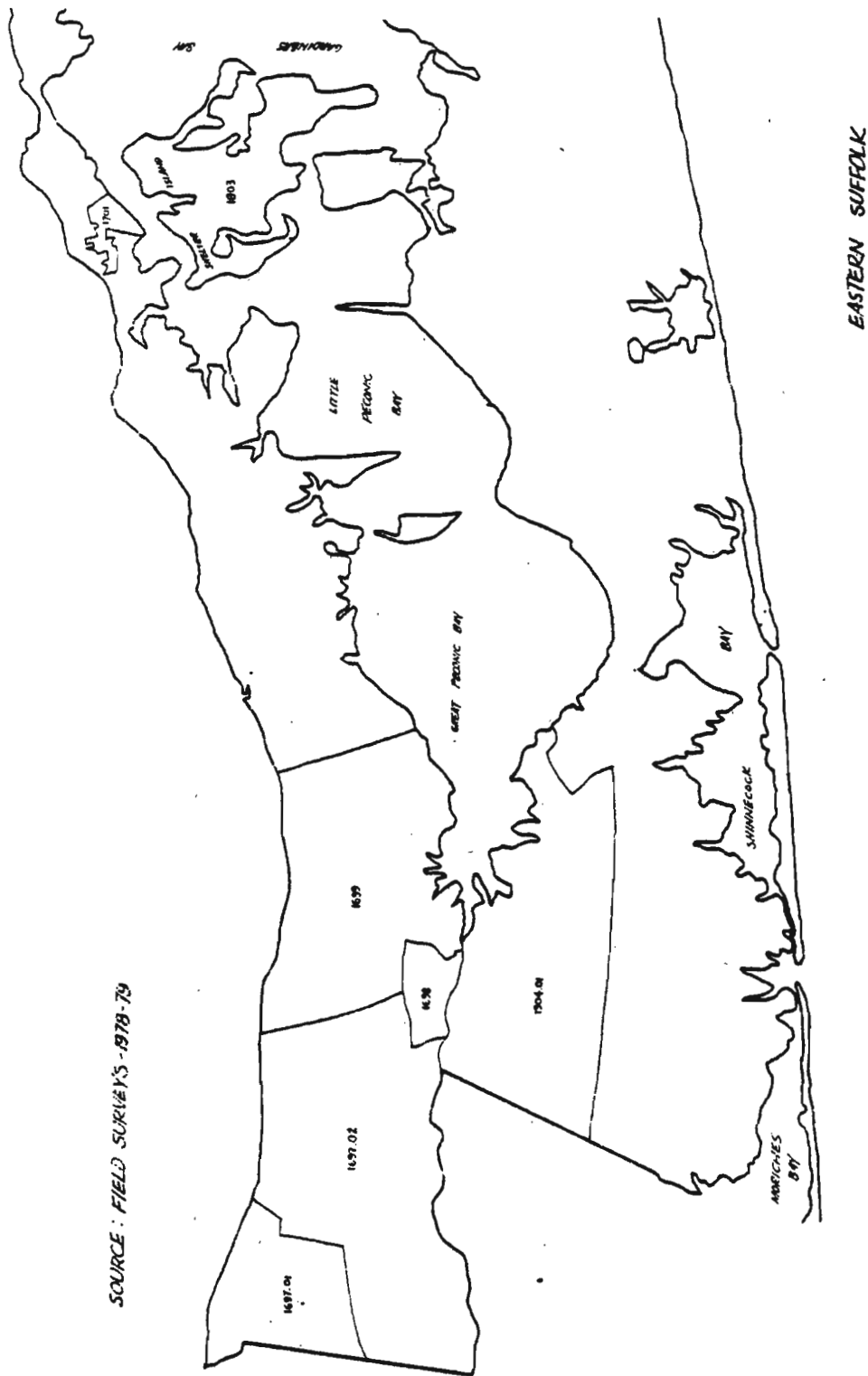
SELECTED CENSUS TRACTS SHOWING CHANGES IN HOUSING CONDITIONS BETWEEN 1967 AND 1971 SURVEYS AND 1979 SURVEY (CONT/D)

<u>Tract and Community</u>	<u>Sub-standard 1967 or 1971</u>	<u>Sound Abandoned and Sub-standard 1979</u>	<u>Difference 1967, 71-79</u>
E. Patchogue			
1591.02	40	12	-28
1591.05	2	11	+ 9
N. Bellport			
1591.03	95	130	+35
Shirley			
1594.03	53	69	+16
1595.05	-	21	+21
1595.06	36	35	- 1
Mastic			
1594.04	50	51	+ 1
1595.05	122	45	-77
1595.02	194	60	-134
Wading River			
1697.01		20	
Calverton-Roanoke			
1697.02		34	
Riverhead	750		-372
1698		49	
Aquebogue, Jamesport, Northville			
1699		275	
Greenport			
1701	147	51	-96
Shelter Island			
1803	75	4	-71
Riverside-Flanders			
1904.01	63	71	+ 8

WESTERN SUFFOLK

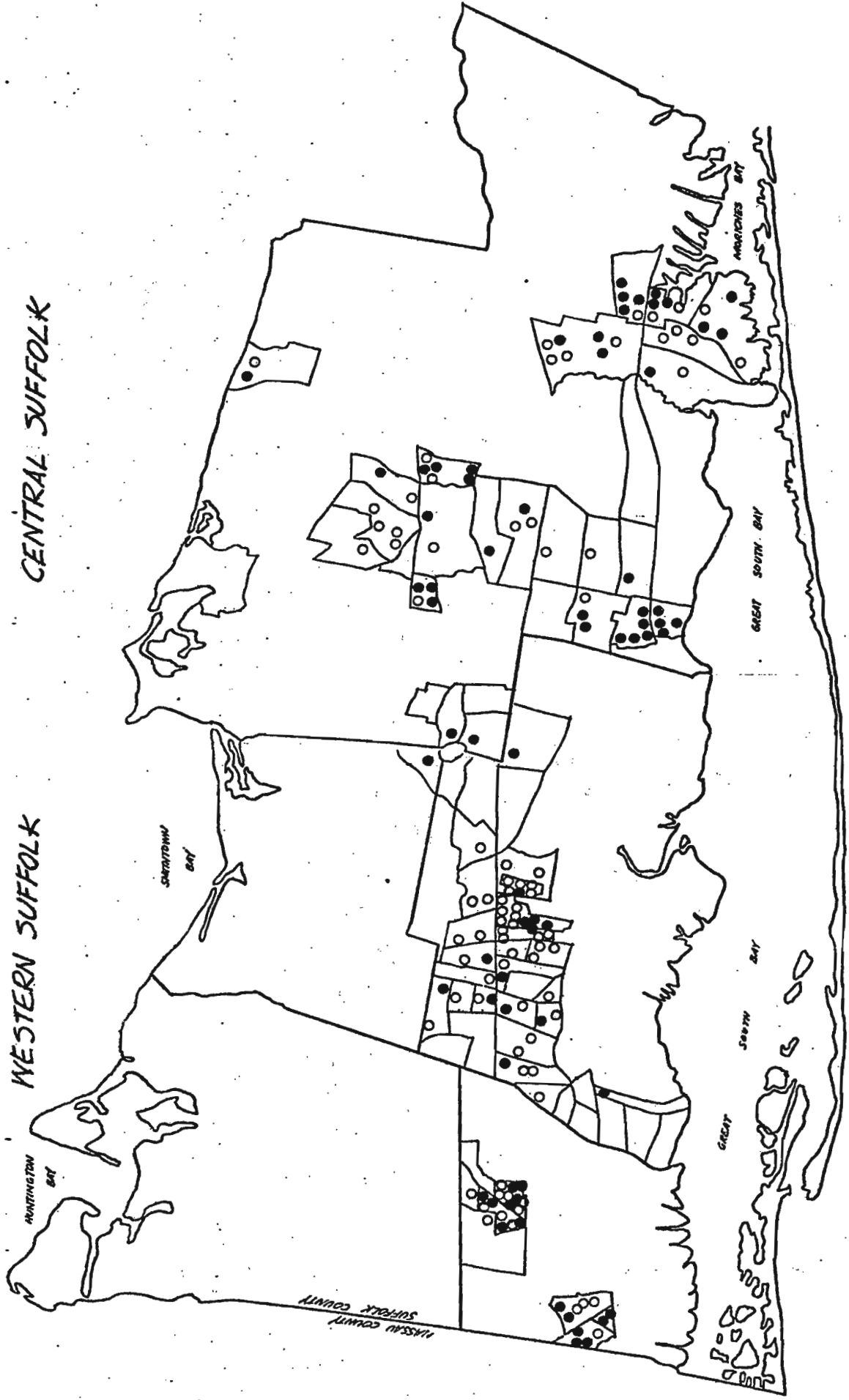
CENTRAL SUFFOLK

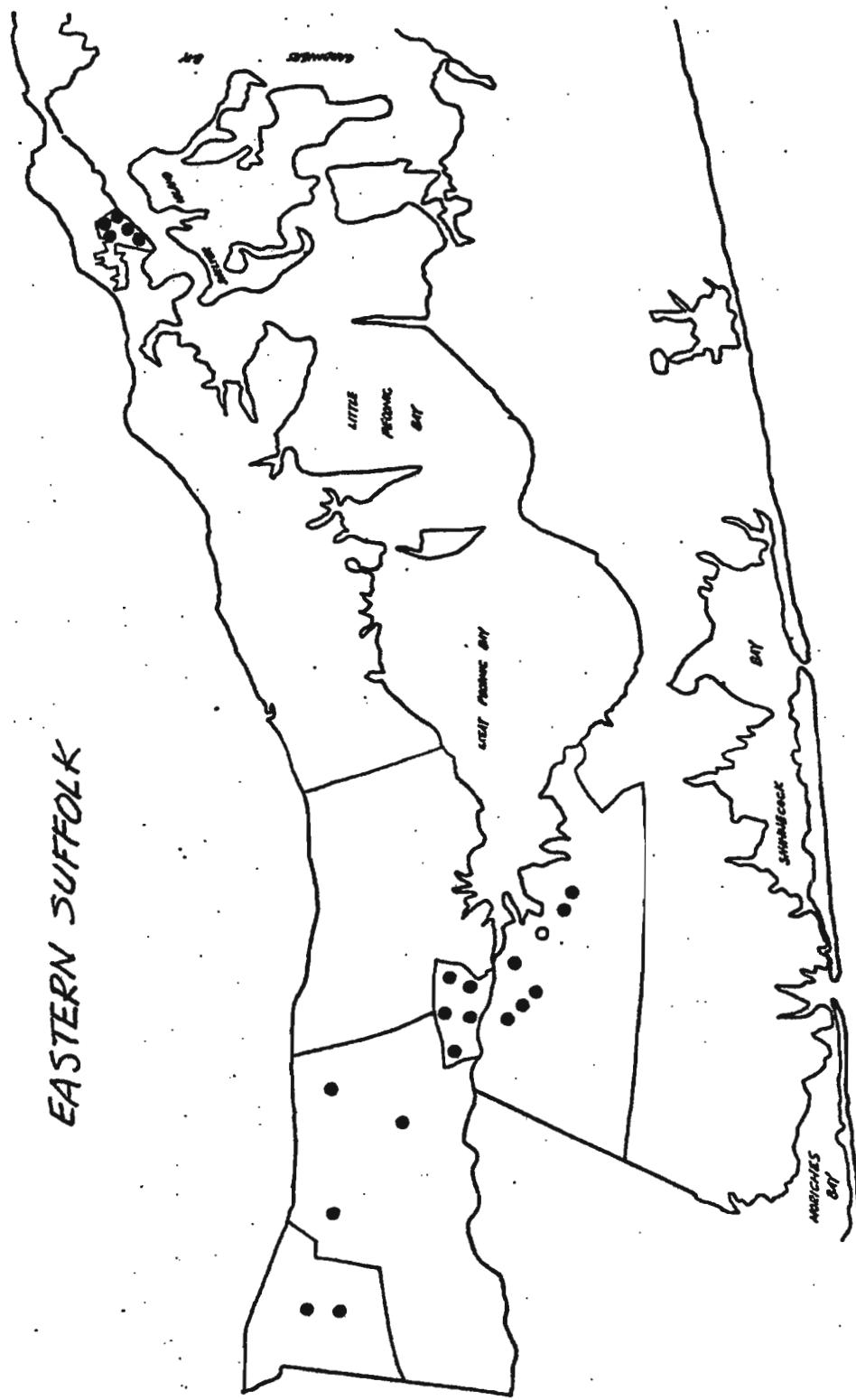




SELECTED CENSUS TRACTS

FIGURE A3-1





**DEFICIENT HOUSING IN
SELECTED CENSUS TRACTS
1978-79**

FIGURE A3-2

- 10 SOUND ABANDONED UNITS
- 10 SUBSTANDARD UNITS

APPENDIX FOUR

HOUSEHOLD INTERVIEWS

QUESTIONNAIRE

FACSIMILE OF QUESTIONNAIRE

Neighborhood: _____

Date: _____ Time: _____

Good morning/afternoon/evening. I'm _____ from RPPW, the planning and research firm. We're conducting a survey here on Long Island, and I'd like to speak to the head of this household. Is he or she home? (IF HEAD OF HOUSEHOLD IS NOT HOME, ASK TO SPEAK TO THE "SPOUSE OF THE HEAD OF THE HOUSEHOLD.") (WHEN RESPONDENT IDENTIFIES HIMSELF OR HERSELF AS "HEAD OF HOUSEHOLD" OR "SPOUSE OF HEAD OF HOUSEHOLD" REPEAT SALUTATION IF NECESSARY AND CONTINUE) -- I'd like to ask you some questions, and let me assure you that your anonymity is guaranteed and that all your answers will be held in the strictest confidence. The first question is...

1. How many years have you lived in your present home?

<input type="checkbox"/> Less than 1 year	<input type="checkbox"/> 7 to 10 years	<input type="checkbox"/> Over 20 years
<input type="checkbox"/> 1 to 3 years	<input type="checkbox"/> 11 to 15 years	<input type="checkbox"/> Not sure
<input type="checkbox"/> 4 to 6 years	<input type="checkbox"/> 16 to 20 years	

2. Generally speaking, how would you rate this particular neighborhood as a place for you and your family to live -- would you say it is an excellent place to live, a good, only fair, or a poor place to live?

<input type="checkbox"/> Excellent	<input type="checkbox"/> Poor
<input type="checkbox"/> Good	<input type="checkbox"/> Not sure
<input type="checkbox"/> Only fair	

3. Comparing this particular neighborhood today with this neighborhood 3 or 4 years ago, would you say it was a better place to live than it was 3 or 4 years ago, a worse place to live, or would you say it's about the same as it was 3 or 4 years ago?

<input type="checkbox"/> Better	<input type="checkbox"/> About the same
<input type="checkbox"/> Worse	<input type="checkbox"/> Not sure

4. Looking ahead to the next 5 years, do you think the neighborhood will become a better place to live, a worse place to live, or do you think it will stay pretty much as it is today?

<input type="checkbox"/> Better	<input type="checkbox"/> About the same
<input type="checkbox"/> Worse	<input type="checkbox"/> Not sure

5. Tell me, what are the three or four things that you particularly like about this neighborhood? (AFTER RESPONDENT ANSWERS, ASK:) Is there anything else?

6. Now tell me, what are the three or four things that you don't like so much about this neighborhood. (AFTER RESPONDENT ANSWERS, ASK:) Is there anything else?

7. Do you think your house has gone up in value, down in value, or stayed the same since you moved here?

<input type="checkbox"/> Up in value	<input type="checkbox"/> The same
<input type="checkbox"/> Down in value	<input type="checkbox"/> Don't know

8. How do you think your taxes here compare to those in other parts of the metropolitan region? Are your taxes higher, about the same, or lower?

<input type="checkbox"/> Higher	<input type="checkbox"/> Lower
<input type="checkbox"/> About the same	<input type="checkbox"/> Don't know

- 9a. Is there an active neighborhood organization here?

<input type="checkbox"/> Yes	ASK 9b
<input type="checkbox"/> No) SKIP TO 10a
<input type="checkbox"/> Don't know	

- 9b. Do you or any members of your household belong to this organization?

<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't know
------------------------------	-----------------------------	-------------------------------------

- 10a. What are the chances of your moving from this home within the next one to two years? Will you almost certainly move, probably move, are the chances 50/50, only slight, or don't you think you will move from this home in the next one to two years?
- ☐ Almost certainly ☐ Only slight
☐ Probably will ☐ Won't
☐ 50/50 ☐ Not sure
- ASK 10b) SKIP TO 11
- 10b. What are the two or three main reasons why you think there is a chance that you will move from this home within the next 1 to 5 years? (AFTER ANSWER, ASK:) Are there any other reasons?
- _____
- _____
- _____
11. Can you tell me something about the empty house next door/across the street? How long has it been vacant? _____ months. (IF NOT SURE, ASK FOR BEST GUESS.)
12. What kind of family lived next door -- husband and wife and children, husband and wife with no children, divorced or single woman -- with children, or what?
- ☐ Husband, wife, children ☐ Other (specify) _____
☐ Husband, wife, no children ☐ Didn't know them (SKIP TO Q14)
☐ Mother and children
13. Where did the head of the household work -- New York City, Nassau County, or where?
- ☐ Western Suffolk County ☐ Other (or needs coding at office)
☐ Brookhaven ☐ Didn't work
☐ Eastern Suffolk County ☐ Worked, but don't know where
☐ Nassau County ☐ Don't know if worked or not
☐ New York City
14. Do you know where they went, when they moved out? (IF LONG ISLAND, TRY TO GET SPECIFIC LOCATION) _____
15. Can you tell me why you think they moved out?
- _____
- _____
- _____
- 16a. Do you think having a vacant house so near affects your house in any way?
- ☐ Yes ASK Q16b ☐ No) ASK Q17
☐ Don't know)
- 16b. In what ways?
- _____
- _____
- _____
17. Is it difficult to sell homes in this neighborhood?
- ☐ Yes ☐ No ☐ Don't know
18. Is this home of yours for sale today or isn't it for sale today?
- ☐ For sale ☐ Not for sale ☐ Not sure
19. Do you think it is more difficult or less difficult to sell homes here than in nearby communities, or is it about the same here and in nearby communities.
- ☐ More difficult ☐ About the same
☐ Less difficult ☐ Don't know
20. Is anyone here doing anything about empty houses like this?
- ☐ Yes (PROBE: What kinds of things?) (ASK Q21) _____
☐ No
☐ Don't know
21. How many persons live in your household -- including yourself?
- ☐ One ☐ Three ☐ Five ☐ Seven
☐ Two ☐ Four ☐ Six ☐ Eight or more

- 22a. How many people in your household are employed at a job for a minimum of 30 hours a week?
- ☐ One
☐ Two) ASK Q22b
☐ Three)
☐ Four or more)
- ☐ None (SKIP TO Q23)
- 22b. Does this person (the oldest person who is employed full-time) mainly use a private automobile to get to work most of the time, or does he or she mainly use some other type of transportation to get there?
- ☐ Private auto (ASK Q22c)
 ☐ Other type (SKIP TO Q23)
- 22c. Approximately how long does it take for him or her to drive or be driven to work?
- ☐ Less than 15 minutes
 ☐ 15 to 30 minutes
 ☐ 31 to 45 minutes
 ☐ 46 to 60 minutes
 ☐ 61 to 90 minutes
 ☐ More than 1 1/2 hours
 ☐ Not sure
23. How many rooms do you have here counting your kitchen but not bathrooms or halls?
- ☐ One
 ☐ Two
 ☐ Three
 ☐ Four
 ☐ Five
 ☐ Six
 ☐ Seven
 ☐ Eight
 ☐ Nine
 ☐ Ten or more
24. Do you own or do you rent this home?
- ☐ Own (SKIP TO 26a)
 ☐ Rent (CONTINUE)
- 25a. How much is your present monthly rent for this home? (IF "Not sure" ASK FOR BEST GUESS)
- \$ _____
 ☐ Not sure
- 25b. What was your monthly rent for this home a year ago? (IF "Not sure" ASK FOR BEST GUESS)
- \$ _____
 ☐ Not sure
- (ALL RENTERS: SKIP TO Q27)
- 26a. Do you have a mortgage on your home here in Suffolk County?
- ☐ Have mortgage
 ☐ Do not have mortgage
- 26b. In total, approximately how much per month do you presently pay (for amortization and interest on this mortgage) for home-owner's insurance and for your property taxes on this home? (IF "Not sure" ASK FOR BEST GUESS)
- \$ _____
 ☐ Not sure
- 26c. In total, approximately how much per month did you pay a year ago (for amortization and interest on your mortgage) for home-owner's insurance and for your property taxes on this home? (IF "Not sure" ASK FOR BEST GUESS)
- \$ _____
 ☐ Not sure
- ASK EVERYONE:
27. Approximately how much do you estimate you spent in total for fuel oil, gas, and electricity in your home last year? (IF "Not sure"): Well, what is your best guess?
- \$ _____
- 28a. Now for statistical purposes only, would you please tell me which letter indicates the total gross yearly income in 1978 of your household, counting all members and including all sources of income (HAND CARD TO RESPONDENT):
- A. Less than \$ 5,000
 E. \$20,000 to \$24,999
 I. \$40,000 and over
 B. \$ 5,000 to \$9,999
 F. \$25,000 to \$29,999
 C. \$10,000 to \$14,999
 G. \$30,000 to \$34,999
 Not sure
 D. \$15,000 to \$19,999
 H. \$35,000 to \$39,999
 Refused
 (IF "Not sure" ASK FOR BEST GUESS. IF REFUSED, SO NOTE, AND ESTIMATE ABC,DE,FGHI)
- 28a. The year before -- that is, in 1977 -- which letter indicates your total yearly household income? (HAND CARD BACK)
- A. Less than \$ 5,000
 E. \$20,000 to \$24,999
 I. \$40,000 and over
 B. \$ 5,000 to \$9,999
 F. \$25,000 to \$29,999
 C. \$10,000 to \$14,999
 G. \$30,000 to \$34,999
 Not sure
 D. \$15,000 to \$19,999
 H. \$35,000 to \$39,999
 Refused
 (IF "Not sure" ASK FOR BEST GUESS.)

INTERVIEWER: RECORD, DO NOT ASK:

Sex: Male _____ Female _____
Race/Ethnicity: Black _____ White _____ Hispanic _____ Other (specify) _____

Condition: Exterior structure: Yard: Interior of unit:
 Sound or needs paint Maintained & clean Clean & livable
 Deteriorating & needs Neglected Needs major repairs
 major repairs

Condition of vacant house (check all which apply):
____ Boarded ____ Yard neglected
____ Screened (for security) ____ Yard maintained
____ Not secured in any way
____ Vandalized
____ Good condition
____ Deteriorating

Location of subject house to vacant house:
____ Next door
____ Directly across street
____ Other (specify) _____